

**Draft Analysis of Impediments  
to Fair Housing  
2010-2015  
City of Mountain View**

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# 1 Executive Summary

## 1.1 Analysis of Impediments to Fair Housing

This Analysis of Impediments to Fair Housing Choice (AI) examines policies and practices that may limit an individual's or household's access to housing. The AI identifies potential barriers that could limit housing choice, and proposes actions to eliminate or minimize those barriers. The U.S. Department of Housing and Urban Development (HUD) defines impediments to fair housing choice as:

- Actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices; or
- Actions, omissions or decisions that have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

Preparation of an AI is required by HUD as a condition of receiving federal entitlement grants for community development activities. The AI will serve as a local resource in understanding and addressing fair housing needs within the City, and where relevant and applicable, on a regional scale.

## 1.2 Key Findings

### *Demographic Profile*

**Between 2000 and 2009, the City of Mountain View experienced moderate population growth.** The City's population grew by 6 percent to 74,762 residents in 2009. The County experienced a larger population increase of 10 percent during the same time period.

**The City is characterized by a larger proportion of single-person and non-family households relative to the County.** Approximately 35 percent of Mountain View households were single-person households in 2009, with an additional 14 percent classified as non-family households. Consistent with the distribution of household types, Mountain View has a smaller average household size than the County, with 2.29 persons per household, compared to 2.98 persons in Santa Clara County as a whole.

**Mountain View has a diverse population with no one race comprising a majority in 2009.** Non-Hispanic White persons account for 49 percent of the City's population while Asians represent 26 percent. Hispanic/Latino residents comprised 20 percent of the City's population.

**Although no one race constitutes a majority in Mountain View, there are areas of minority concentration in Mountain View.** HUD defines areas of racial/ethnic minority concentration as neighborhoods with a disproportionately high number of minority (i.e., non-White) households. According to HUD, “areas of minority concentration” are defined as Census block groups where 50 percent of the population is comprised of a single ethnic or racial group other than Non-Hispanic Whites. Hispanic residents comprised the majority of the population in two block groups in the north and west portions of the City while Asians represented the majority of residents in three block groups on the eastern end of Mountain View.

HUD also defines a minority concentration area as an area where the percentage of all minorities (i.e., non-White persons) is at least 20 percent above the overall percentage for the City. In 2009, the non-White population comprised approximately 51 percent of the City’s population. Therefore, under this definition, Census block groups where non-Whites represent over 71 percent of the population are considered areas of minority concentration. Based on this definition, there are five areas of minority concentration located within the City.

All of the HUD-defined minority concentration areas have the same access to City services, recreational opportunities, and other community amenities as other areas of Mountain View.

**Mountain View has a slightly lower median household income compared to the County.** In 2009, the median household income in the City was \$83,400. By comparison, the median income in the County was \$88,400. The slightly lower median household income in the City can be partially attributed to the smaller household sizes compared to the County.

**A relatively small share of households in Mountain View (four percent) lives below the poverty line.** The traditional definition of concentrated poverty is an area where 40 percent of the population lives below the federal poverty threshold.<sup>1</sup> No areas within the City fall within this definition. There are no block groups in the City that have more than 20 percent of the population below the poverty line. However, there are areas with higher concentrations of low-income households than the rest of the City. In Mountain View, areas with at least 38.2 percent of households earning 80 percent of median family income (MFI) or less are considered as having a concentration of lower-income residents.<sup>2</sup> There are nine Census tracts or portions of a Census tract in the northwestern and northeastern portions of the City that meet this definition. These low-income areas do not necessarily correlate with the areas of minority concentration in the City.

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<sup>1</sup> Wolch, Jennifer and Nathan Sessoms, USC Department of Geography, “The Changing Face of Concentrated Poverty,” [http://www.usc.edu/schools/sppd/lusk/research/pdf/wp\\_2005-1004.pdf](http://www.usc.edu/schools/sppd/lusk/research/pdf/wp_2005-1004.pdf)

<sup>2</sup> Per HUD definition of concentration of low-income households.



## ***Housing Profile***

**The median sales price for single-family homes in Mountain View increased dramatically between 2000 and 2008 before declining during the current economic downturn.** The median sales price for single-family homes rose by 53 percent from \$637,000 to \$975,000 between 2000 and 2008. Since the 2008 peak, the median sales price has decreased by 11 percent. During 2009 (January through May), the median home sales price for single-family homes was \$865,000.

**Although recent declines in home values have improved affordability conditions, many lower-income Mountain View households may still encounter difficulty buying a home.** Single-family home market prices still exceed the maximum affordable sales prices for lower-income households. Lender requirements, which have tightened in tandem with the economic recession, also present challenges for some lower income homebuyers.

**Monthly rents have decreased in Mountain View since 2007, which may have increased access to market rate rental housing for some lower income households.** Indicative of the economic recession, monthly rents in the area have decreased on average by 10 percent since 2007 while vacancies have increased during the same period.

**In Mountain View, the maximum affordable monthly rent for low-income households exceeded the average monthly market rent; however, the average market rate rent far exceeds the maximum affordable rent for very low- and extremely low-income households.** Very low-income households would need to spend approximately 43 percent of their gross income and extremely low-income households would need to reserve 72 percent of their gross income to afford the average market rate rent.

**High rents and home prices can lead to overpayment on housing.** The incidence of overpayment, defined as spending more than 30 percent of gross household income on housing, was slightly higher for renters than owners. Approximately 32 percent of renter households and 29 percent of owner households overpaid for housing in Mountain View in 2000.

**A lack of affordable homes can also lead to overcrowding.** In 2000, approximately 11 percent of all households in Mountain View were overcrowded. Overcrowding was substantially higher among renters than owners, with 17 percent of renters and four percent of owner households living in overcrowded situations.

**Extended waiting lists exist for public housing units and Section 8 vouchers administered by public housing authorities in the County.** The Housing Authority of the County of Santa Clara (HACSC) reports a waitlist of approximately 4,000 households for the two family developments located in San José. Developments serving seniors and disabled persons have waitlists ranging from 200 to 500 individuals. All waitlists have been closed since 2006.

**There are 12 subsidized developments providing 1,088 affordable units and 20 licensed care facilities distributed throughout Mountain View.** The units and facilities serve a variety of lower income households with special needs, such as large families, seniors, the frail elderly and persons transitioning from homelessness.

**The subsidized developments and care facilities are not disproportionately located in areas of minority concentration.** The units and facilities are distributed throughout Mountain View and located close to public transit.

### ***Fair Housing Complaints***

**Between 2004 and August 2009, a total of 22 fair housing complaints were filed with HUD's Office of Fair Housing and Equal Opportunity that originated from persons attempting to access housing in Mountain View.** This represents approximately six percent of all complaints filed in the County during the same time period. The largest proportion of complaints, 68 percent, were conciliated or resolved. Another five percent of cases established reasonable cause that discrimination occurred. Disability and race emerged as the most common bases for complaint. These accounted for 40 percent and 24 percent, respectively, of all complaint bases between 2004 and August 2009. Family status also appeared as a common basis for complaints, appearing in 20 percent of all complaints.

**The City's fair housing services provider, Project Sentinel, reported a total of 123 Mountain View-related fair housing complaints between July 2004 and June 2010.** Disability and familial status emerged as the most common types of complaints. Disability complaints accounted for 48 percent, while familial status complaints accounted for 27 percent. Race and National Origin complaints represented 18 percent of total complaints.

### ***Key Findings in Identifying Impediments to Fair Housing Choice***

**Local building and zoning standards may affect housing availability and costs, which, in turn, could result in fair housing concerns.** One potential barrier identified in the AI was the procedure to request reasonable accommodations to assist persons with disabilities. The City is responding by formalizing its reasonable accommodation request procedures to further fair housing efforts.

**Despite declining home sales prices, current market prices still pose a barrier to homeownership for lower-income Mountain View households.** Access to standard financing programs for lower-income households, such as FHA loans and state-sponsored first-time homebuyer programs, have become more difficult to secure. Increased credit and downpayment standards and mortgage industry practitioners' preferences for conventional mortgages are key reasons for the difficulty.

**As financial institutions implement more stringent lending practices in response to the economic downturn and outreach to minority communities has declined, Limited English Proficiency (LEP) individuals may face greater challenges in navigating the mortgage process.** Some households in the Spanish-speaking community and other LEP populations rely on a cash economy, and lack the record keeping and legitimacy that lenders require. Local service providers stated that LEP households are also more vulnerable to loan modification scams.

**Foreclosures are not widespread in Mountain View and are not concentrated in particular neighborhoods.** There were 11 bank-owned properties indicating that the homes had been foreclosed and 50 default notices issued to Mountain View homeowners in the third quarter of 2009. These incidences of foreclosure and default notification occurred in all City zip codes.

**Many foreclosure assistance programs have requirements that prevent homeowners from successfully refinancing keeping their mortgage current.** On a countywide level, fair housing service providers stated that the primary hindrances found in foreclosure assistance programs is the requirement that households already be in default and the lack of financial assistance to help owners in making their mortgage payments. These providers also stated a prevalence of loan modification scams (e.g., being forced to pay up-front fees illegally), which further impacts low-income homeowners who are in default or facing foreclosure.

**Lack of affordable housing may lead to reduced access to housing opportunities for certain segments of the population, particularly for special needs groups, such as the elderly, the disabled, and the homeless.** The income levels of low income households and special needs populations may prevent them from accessing market rate housing. Local affordable housing developers cited the lack of available financing as the biggest barrier to producing new subsidized housing. Although the cost of land and construction have declined, the tightened credit market, and reduction in State and local subsidies, have made it challenging for affordable housing developers to take advantage of lower costs.

**There is a shortage of affordable, accessible housing for special needs populations.** Disability service providers report that demand for accessible, subsidized units exceeds the supply. Conversely, affordable housing providers report that they often have difficulty locating disabled individuals to occupy the accessible units.

**Certain types of households, such as seniors, the homeless or the disabled, face specific challenges in qualifying for subsidized units and completing the application process, even when affordable units are available.** These challenges include lack of access to communication systems and information networks or the lack the skills needed to complete and submit applications for subsidized housing. Special needs households, even if they are able to apply for affordable housing, may face income, credit and rental history standards that prevent them from qualifying.

**Local fair housing service providers report that reasonable accommodations requests for disabled individuals are a common source of fair housing complaints seen throughout Santa Clara County.** In support of this finding, audits performed by local fair housing service providers demonstrate that multifamily properties commonly violate ADA building standards, such as door widths, thresholds, sidewalk slopes, and the heights of temperature controls, electrical outlets, and intercom systems.

### 1.3 Recommendations to Support Fair Housing

The following policies and actions respond to the fair housing needs expressed in Section 5 of the AI, and reinforce the current fair housing programs and activities described in Section 6.

#### ***Fair Housing Services***

- **Action #1: Continue to contract with local service providers to conduct ongoing outreach and education regarding fair housing for homeseekers, landlords, property managers, real estate agents, and lenders.** Outreach will occur via training sessions, public events, jurisdictions' websites and other media outlets, staffing at service providers' offices, and multi-lingual flyers posted and available for distribution in a variety public locations.
- **Action #2: Contract with local service providers to conduct fair housing audits in the local rental market.** The testing program looks for evidence of differential treatment among a sample of rental properties. Following the tests, the service provider submits findings to the City and conducts educational outreach to the landlords of the audited properties.
- **Action #3: Support fair housing investigation, counseling, and enforcement.** The City will continue to contract with service providers to process fair housing complaints and concerns as necessary in compliance with applicable federal and state fair housing laws.

- **Action #4: Continue to participate in the countywide fair housing task force in order to improve the provision of fair housing services regionally.** The City will continue to network with other jurisdictions in the County on the findings and services of fair housing organizations serving different jurisdictions. This communication allows jurisdictions to learn from any fair housing trends and key policy issues arising throughout the County.

### ***Access to Affordable Housing***

- **Action #5: Facilitate access to below-market-rate units.** The City of Mountain View shall continue to assist affordable housing developers in advertising the availability of below-market-rate units via its website, the County's 2-1-1 information and referral phone service, and other media outlets.
- **Action #6: Continue to require outreach to the homeless and special needs households.** The City will continue to require developers of subsidized units to perform outreach to the homeless, the disabled, LEP groups, and agencies that serve those populations to help expand the access of subsidized rental units to those groups.

### ***Local Zoning***

- **Action #7: Modify local zoning ordinances for consistency with State and federal fair housing laws and to mitigate potential fair housing impediments.** Modifications to be evaluated include the following:
  - Per State law, the City shall consider amendments to the zoning ordinance to categorize transitional and permanent supportive housing as a residential use, subject only to the same restrictions that apply to other residential uses of the same type in the same zone.
  - Pursuant to State law, Mountain View shall amend its local zoning ordinance to identify a zone in which permanent emergency shelters are allowed by right.
  - Examine the viability of lifting the City's cap on efficiency units and constraints on companion units.
- **Action #8: Allow for reasonable accommodation.** The City shall pursue the creation of formal procedures to address reasonable accommodation requests in zoning regulations to accommodate the needs of persons with disabilities.

### ***Public Housing***

- **Action #9: Assist local Housing Authorities with outreach.** The City of Mountain View shall continue to support the Housing Authority of the County of Santa Clara to ensure adequate outreach to minority, limited-English proficiency, and special needs populations regarding the availability of Section 8 vouchers and public housing within the County. Outreach may occur via the City's website and informational flyers in multiple languages available at public locations.

### ***Access to Credit***

- **Action #10: Maintain a list of Below Market Rate loan and down-payment assistance providers.** The City shall maintain a list of agencies that provide below-market-rate mortgage loans and government-sponsored downpayment and mortgage assistance programs.

### ***Links between Housing and Employment***

- **Action #11: Plan for and encourage transit-oriented development.** Through its General Plan and Precise Plans, the City of Mountain View shall continue to plan for higher residential and employment densities where appropriate to maximize linkages between employers and affordable housing.
- **Action #12: Facilitate safe and efficient transit routes.** The City shall continue to work with local transit agencies to facilitate safe and efficient routes for the various forms of public transit.

## 2 Introduction

### 2.1 Purpose of the Analysis of Impediments to Fair Housing

HUD requires funded jurisdictions to develop and update an Analysis of Impediments as needed. The U.S. Department of Housing and Urban Development (HUD) defines impediments to fair housing choice as:

- Any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices; or
- Any actions, omissions or decisions that have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

The State of California expands protected classes to include marital status, sexual orientation, age, ancestry, source of income, and any arbitrary discrimination. This AI consists of fair housing information on a local and, where applicable, regional level. The AI identifies potential barriers that limit housing choice and proposes actions to overcome those barriers. Market rate and subsidized housing data and fair housing complaints were reviewed to gain a local perspective. A number of entitlement jurisdictions in the County collaborated in collecting countywide data and background information for preparation of their AIs. The data was used to evaluate and plan for fair housing services as they relate to foreclosure, homeless needs, and other issues that span jurisdictional borders and could be addressed on a regional scale.

This document will serve as a local resource for practitioners and service providers looking to understand fair housing needs within the City. It has been prepared in compliance with all HUD requirements and federal and state fair housing guidelines.

### 2.2 Methodology and Community Participation

#### ***Data Collection***

In assessing possible barriers to fair housing, data was analyzed using variables such as population, household, and race and ethnicity trends, age, household income, concentration of minority populations, housing affordability indicators, overcrowding, and the geographic distribution of affordable housing and employment centers. The AI incorporates numerous sources including the U.S. Census, the State of California Department of Finance, the Association of Bay Area Governments, and Claritas, Inc., a private demographic data provider.

The type and frequency of fair housing complaints were also reviewed, since they are indicative of the presence of impediments to fair housing choice. Data on fair housing complaints and cases from 2004 to 2009 from the City's fair housing service provider and the HUD Office of Fair Housing and Equal Opportunity (FHEO) was obtained and analyzed.

In addition to analyzing quantitative data, the City's planning documents, Housing Element policies, and ordinances were analyzed to determine direct or indirect impacts to fair housing choice.

### ***Consolidated Plan/AI Outreach***

Community input for developing the AI was obtained through a variety of sources. The City participated in three countywide workshops held in September 2009 to engage the public and local stakeholders in the Consolidated Plan and AI planning process. Fair Housing providers and advocates, other social service organizations, and members of the public attended the workshops.

On November 5, 2009, the City's Human Relations Commission held a forum where residents, local service providers, and other stakeholders identified and commented on needs within the community. The forum was advertised in English, Spanish, Mandarin, and Russian. Outreach was targeted to those LEP groups, seniors, disabled persons, subsidized housing tenants, and residents in lower income areas throughout the City. Attendees noted increased demand for basic needs (meals, rental assistance, healthcare), in addition to assistance for the physically and mentally disabled and services for the elderly. These comments also applied to fair housing concerns in Mountain View. Appendix A provides the attendees at the countywide workshops and local Forum.

### ***Housing Element Outreach***

The City of Mountain View is currently updating its Housing Element, in tandem with the City's General Plan. The 2010-2015 Analysis of Impediments builds upon the data collected for these processes, and incorporates the community input that was received through those planning processes. California law requires local jurisdictions to update the Housing Element of their General Plan every five to seven years. The Housing Element identifies policies and programs to address local housing needs, including affordable and fair housing. It also lists potential constraints to housing development and fair housing, and provides actions to mitigate these constraints. As two documents that address housing and community development needs, the actions listed in the Recommendations Section of this AI were formulated for consistency with the City's Housing Element policies and programs.

To solicit community input for the Housing Element and General Plan, the City organized a series of community workshops targeting different neighborhoods and segments of the local population. Between May and September 2009, the City hosted two rounds of workshops in seven neighborhoods, drawing a total of 570 participants. In addition, between April and October 2009, the City conducted more focused outreach to Spanish speakers, seniors, the Chinese American community, youth, and business groups. Over this period, the City conducted 15 community workshops, with a total of 147 participants. During both the neighborhood and community outreach sessions, participants discussed issues related to the Housing Element (e.g., affordability, special needs populations, form and type of housing, suggested City programs, etc.) as well as the other elements of the General Plan. Staff summarized the findings of these meetings, and comments were incorporated into the Goals, Policies, and Programs of this Housing Element.

In addition to this resident-oriented outreach, in September 2008, the City invited local stakeholders and service providers to participate in two Housing Element Roundtables with the City's Environmental Planning Commission (EPC). Participants included the following organizations, representing a broad range of interests:



- Advocates for Affordable Housing
- Alpha Omega Group
- Bridge Housing
- Charities Housing
- Community Services Agency
- Homebuilders Association of Northern California
- Joint Venture Silicon Valley
- League of Women Voters
- Silicon Valley Association of Realtors
- Silicon Valley Leadership Group (Housing Action Coalition)
- Tri-County Apartment Association
- Trinity United Methodist Church

Representatives from the organizations presented their views on local housing needs, discussing constraints on production and underserved portions of the population, and suggested City actions to address needs. As a follow-up to the Roundtable, local market rate and affordable developers and service providers were interviewed during preparation of the Housing Element to discuss their respective issues in more detail.

### ***Stakeholder Interviews***

In addition to the methods described above, BAE spoke to local fair housing service providers about fair housing issues in the City of Mountain View and in Santa Clara County. Key informants in this regard included representatives from Project Sentinel, the City's fair housing service provider, and the Law Foundation of Silicon Valley. BAE also conducted interviews with affordable housing developers, community service providers, advocates, and lenders active in the region to elicit feedback about barriers to fair housing.

## **2.3 Organization of the AI**

Following the Executive Summary, the Analysis of Impediments to Fair Housing is divided into the following chapters:

- **Chapter 2: Introduction.** This section states the purpose of the AI, defines fair housing, summarizes the City's outreach efforts, and details the accomplishments from the City's prior AI.
- **Chapter 3: Background Data.** The demographic profile, housing stock, and housing market of the City are described.
- **Chapter 4: Evaluation of Current Fair Housing Legal Status.** This chapter provides data on fair housing complaints between 2004 and 2009.
- **Chapter 5: Identification of Impediments to Fair Housing Choice.** Various public and private impediments to fair housing choice are reviewed.

- **Chapter 6: Assessment of Current Fair Housing Programs and Activities.** Chapter 6 outlines the current fair housing programs and activities in Mountain View.
- **Chapter 7: Conclusions and Recommendations.** The final chapter of the AI summarizes the findings, and provides conclusions and recommendations for the City of Mountain View, based on information presented in the preceding chapters.

## 2.4 Definitions

Fair housing is defined by HUD in 23CFR 570.904(c)(1) to mean the ability of persons of similar income levels to have the same housing choice regardless of race, color, religion, sex, handicap, familial status, or national origin. Discrimination in the sale or rental of housing is prohibited against these protected classes. California fair housing laws built on the federal laws and also added marital status, ancestry, sexual orientation, source of income, and “any arbitrary discrimination” as protected categories under the state law. Fair housing laws are intended to further equal opportunity in housing, mortgage lending, and the purchase of mortgage insurance.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice. HUD interprets a jurisdiction’s obligations to include the following:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promote housing that is physically accessible to and usable by all persons, and particularly for persons with disabilities; and
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

## 2.5 2004 AI Accomplishments

The City has successfully met all of its 2004 AI goals. Listed below are the goals and accomplishments from the 2004 AI.

### 1. Provide Basic Fair Housing Services

The City continued to provide funding for fair housing outreach and educational activities and case investigation on an annual basis. The City funded, Project Sentinel, a local fair housing provider who processed 123 fair housing complaints and performed 55 outreach activities that included tenant-landlord workshops, legal and legislative updates, and articles on fair housing topics published in local newspapers.

## **2. Participate in Regional and Sub-Regional Collaborative Efforts Regarding Fair Housing (Fair Housing Task Force)**

The City continues to support and participate in the countywide Fair Housing Task Force. The formation of this Task Force was an outgrowth of a recommendation from an earlier fair housing study. The Task Force meets regularly to address systematic fair housing issues and take a lead role in developing fair housing public outreach campaigns. The goals of the Task Force, which have been met, are summarized below:

- Review progress in establishing and meeting fair housing goals as well as making improvements to fair housing services and the structure for providing services.
- Work with fair housing agencies to pursue funding from HUD's Fair Housing Initiatives and litigated cases.
- Improve fair housing public education.
- Support investigation and litigation aimed at predatory lenders.
- Monitor compliance with fair housing protections for the disabled.
- Work with fair housing agencies to develop better name recognition in the community.
- Specific accomplishments achieved by Task Force members include the establishment of a countywide retrofit fund that provides funding for wheelchair ramps and other accessibility modifications and a focused approach to fair housing education through co-sponsored annual events and promotions.

## **3. Utilize a Competitive Procurement Process for Fair Housing Services**

In order to ensure that the City's limited funds are being used to provide the highest quality and most comprehensive fair housing services, a competitive procurement process has been implemented to secure fair housing services. Biennially, since Fiscal Year 2003-2004, the City partnered with the cities of Palo Alto and Sunnyvale and issued a joint Request for Proposals. Project Sentinel has been competitively selected as the fair housing service provider for North County. The collaborative approach in selecting one service provider for North County will allow the cities to avoid duplication of services, reduce overhead costs and enable the cities to provide more comprehensive fair housing services throughout North County.

## **4. Encourage Fair Housing Service Providers to be More Proactive**

The actions listed below stemmed from the finding by the countywide Empirical Research Group study that fair housing service providers be more reactive than proactive. The following actions were completed by the City's fair housing service provider in response to the finding:

- Participate in the newly formed Countywide Fair Housing Task Force. The City's fair housing service provider is a key leader and participant of the Santa Clara County Task Force that was formed in 2005.
- Develop and implement a systematic method for proactive testing of sites in Mountain View and carry out testing of at least two sites each year. Fourteen fair housing audits were completed involving Mountain View rental properties over the July 2004-June 2010 period.
- Assess compliance of mobile home parks with fair housing laws and State regulations. The City's fair housing provider performs outreach to mobile home park communities throughout the County.

#### **5. Educate and Increase Awareness of Fair Housing Issues.**

Continue to expand public outreach efforts to provide information regarding fair housing services in Mountain View. Fifty-five public outreach activities were completed. The following list represents a sample of those activities:

- The City implemented a fair housing webpage on its website that includes a link to Project Sentinel, the local fair housing provider:  
[http://www.mountainview.gov/city\\_hall/community\\_development/preservation/other.asp](http://www.mountainview.gov/city_hall/community_development/preservation/other.asp)
- The City's newsletter, *The View*, publishes information about available fair housing services.
- Fair housing brochures, in various languages, are provided at neighborhood meetings and other community events, sponsored by the City.
- The City's fair housing service provider publishes fair housing articles in local newspapers and sponsors events in Mountain View to promote fair housing choice. Events include an annual tenant-landlord workshop held in Mountain View and fair housing conferences and seminars also held on an annual basis throughout the County. During fair housing week, the City's fair housing service provider, Project Sentinel, sponsors a community event to increase awareness of fair housing rights.

### 3 Background Information

This Background Data chapter incorporates quantitative data from a variety of sources and qualitative information from various organizations and community stakeholders. Quantitative data sources include the United States Census; the Association of Bay Area Governments; the State of California, Department of Finance; Claritas, Inc., a private demographic data vendor; and discussions with local fair housing providers. A complete explanation of data sources used in this Background Data Chapter is provided in Appendix B. Whenever possible, the AI presents the most recent data reflecting current market and economic conditions. For example, data from Claritas, Inc., which estimates current demographic trends based on the 2000 Census, is often used to provide 2009 data.<sup>3</sup> However, in some cases, the 2000 U.S. Census provides the most reliable data and more up-to-date information is unavailable.<sup>4</sup>

#### 3.1 Community Profile

The City of Mountain View is located along the south shore of the San Francisco Bay, 10 miles north of San Jose and 35 miles south of San Francisco. Mountain View is an urban metropolitan city covering 12 square miles within Santa Clara County. The City contains a mix of single-family and multi-family ownership and rental units with parks and other recreational facilities interspersed throughout the residential areas (see Figure 3.1). Mountain View is relatively built-out with the exception of the area north of Highway 101. Although some electronic and biotech companies are located here, about half of it is protected shoreline and marsh areas.

Mountain View has a diverse local economy. In addition to electronics and biotech companies, many research and development and professional service companies are also located within the City. There are two primary retail-commercial corridors, the Downtown and the San Antonio Shopping Center area, with minor retail pockets located along the following main arterials: El Camino Real, Moffett Boulevard, Rengstorff Avenue and North Shoreline Boulevard. All of these arterials are serviced by public transit and regional rail lines that link to employment centers in Mountain View and throughout the South Bay region.

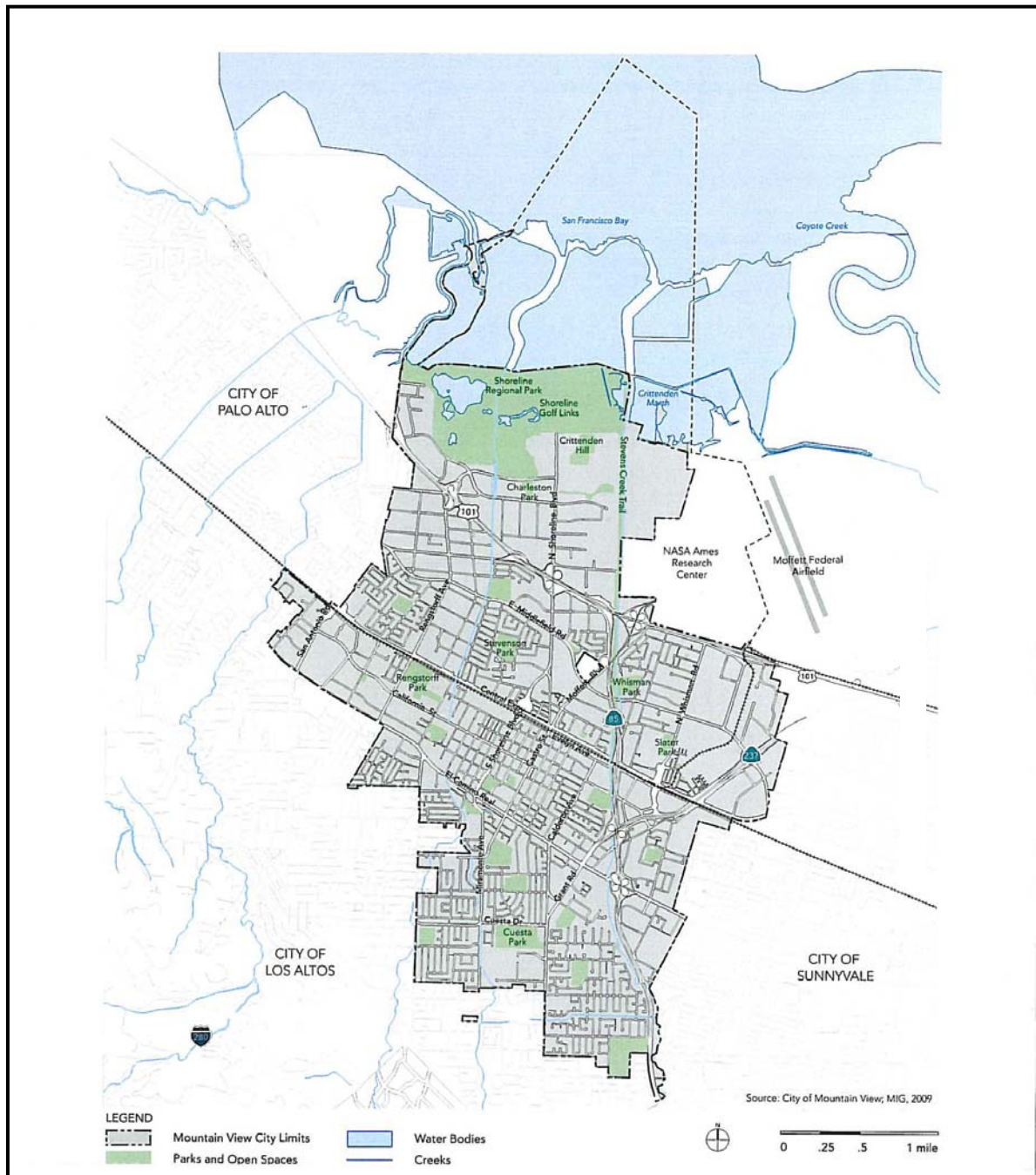
Detailed information on the City's housing stock and availability and employment and transit hubs are provided in subsequent sections of this AI.

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<sup>3</sup> Claritas is used instead of the American Community Survey (ACS) because the ACS does not allow an analysis of block groups or smaller geographic areas.

<sup>4</sup> In reviewing this Needs Assessment, it is important to consider that the 2000 Census marked a peak in the County's economy, with low unemployment and a severe housing shortage. In contrast, today's economy is characterized by high unemployment and more affordable housing. Data from 2000 may therefore be less applicable today. Notwithstanding this issue, current economic conditions also lead to affordability concerns, specifically because of job losses.

Figure 3.1: Map of Mountain View



Source: MIG, 2009

## 3.2 Demographic Profile

Mountain View had an estimated population of 74,762 in 2009, representing approximately four percent of Santa Clara County's population. As shown in Table 3.1, the City has experienced moderate growth since 2000, with a population increase of six percent, compared to a 10 percent population increase countywide.

Household growth in Mountain View and the County paralleled population trends, though at a slower rate. There were an estimated 32,444 households in the City in 2009, an increase of about four percent since 2000.

**Table 3.1: Population and Household Growth, 2000-2009**

	Mountain View			Santa Clara County		
	2000	2009 Est. (a)	2000-2009 % Change	2000	2009 Est. (a)	2000-2009 % Change
Population	70,708	74,762	5.7%	1,682,585	1,857,621	10.4%
Households	31,242	32,444	3.8%	565,863	612,463	8.2%

Note:

(a) 2009 population and household estimates provided by California Department of Finance.

Sources: 1990 U.S. Census; Claritas, 2000; California Department of Finance, 2009; BAE, 2009.

### ***Household Composition and Size***

Table 3.2 provides a distribution of households across various types in 2009. As shown, Mountain View had a substantially higher proportion of single-person households than the County in 2009.

Approximately 35 percent of households in the City were single-person households, compared to just 21 percent in the County. Family households, defined as two or more individuals who are related by birth, marriage, or adoption, represented 51 percent of households in Mountain View and 70 percent of households in the County.

The average household size in Santa Clara County in 2009 was 2.98 persons per household. Consistent with the larger proportion of single-person households and non-families, Mountain View had a smaller average household size of 2.29.

**Table 3.2: Household Composition and Size, 2009**

<b>Household Type</b>	<b>Mountain View</b>	<b>Santa Clara County</b>
Single Person	35.1%	21.2%
Two or More Persons		
Married Couple	40.1%	54.8%
Other Family	10.9%	15.1%
Non-Family	13.8%	8.9%
<b>Avg. Household Size (a)</b>	2.29	2.98

Note:

(a) Average household size is based on 2009 California Department of Finance estimates.

Sources: Claritas, 2009; CA Dept. of Finance, 2009; BAE, 2009.

### ***Age Distribution***

The Mountain View median age in 2009 was 38.6 years old. As shown in Table 3.3, the percentages of persons in various age groups closely align with the County's percentages, with the exception of the 25-44 range. There is a seven percent differential with persons between the ages of 25-44 representing 37 percent of the total population in Mountain View, while that age range represents only 30 percent of the County's population.

**Table 3.3: Age Distribution, 2009**

<b>Age Cohort</b>	<b>Mountain View</b>	<b>Santa Clara County</b>
Under 18	19.4%	24.1%
18 - 24	5.8%	8.9%
25 - 44	37.1%	30.1%
45 - 64	26.2%	25.9%
65 & Older	11.5%	11.0%
<b>Median Age (a)</b>	38.6	37.2

Sources: Claritas, 2009; BAE, 2009.

### ***Race/Ethnicity***

Mountain View is a racially and ethnically diverse city. As shown in Table 3.4, Non-Hispanic White persons accounted for 49 percent of the population, a higher proportion than in the overall County. Asians represented 26 percent, while Hispanic/Latino residents comprised 20 percent of the City's population. Mountain View's racial and ethnic demographics were relatively close to the County's demographics (within five percent), except that Mountain View had a slightly higher number of Non-Hispanic White persons (eight percent more) than in the overall County.



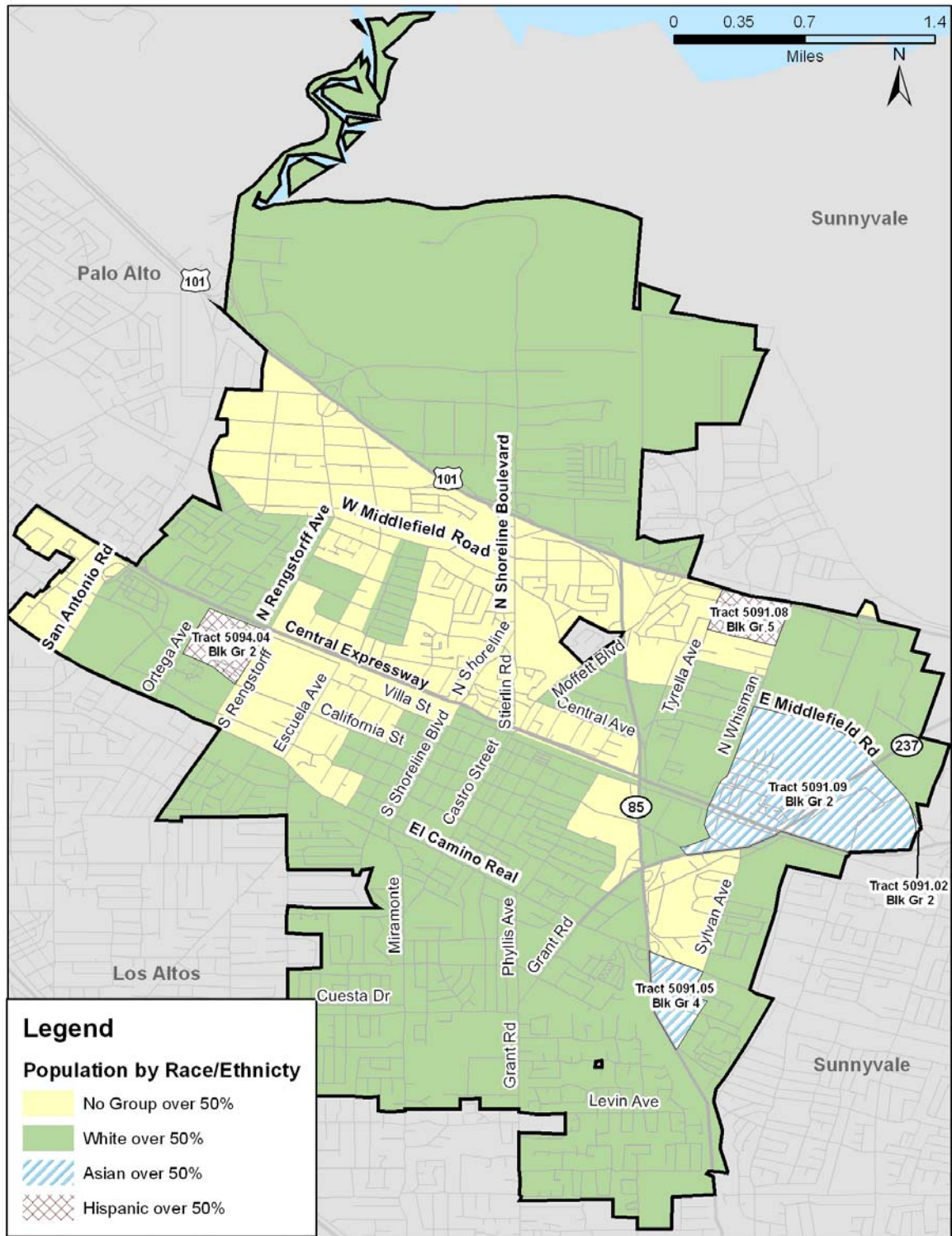
**Table 3.4: Race and Ethnicity, 2009**

	<b>Mountain View</b>	<b>Santa Clara County</b>
<b>Non-Hispanic Population by Race</b>		
White	49.2%	37.0%
Black/ African American	1.8%	2.4%
Native American	0.2%	0.2%
Asian	25.6%	30.8%
Native Hawaiian/ Pacific Islander	0.2%	0.3%
Other	0.3%	0.2%
Two or More Races	3.1%	3.1%
<b>Total Non-Hispanic/ Latino</b>	<b>80.4%</b>	<b>74.1%</b>
<b>Hispanic Population by Race</b>		
White	9.97%	10.4%
Black/ African American	0.2%	0.2%
Native American	0.2%	0.4%
Asian	0.1%	0.2%
Native Hawaiian/ Pacific Islander	0.0%	0.0%
Other	7.9%	12.9%
Two or More Races	1.3%	1.8%
<b>Total Hispanic/ Latino</b>	<b>19.6%</b>	<b>25.9%</b>

Sources: Claritas, 2009; BAE, 2009.

Although no one race constitutes a majority in the City or County, there are five areas of minority concentrations as defined by HUD. According to HUD, “areas of minority concentration” are defined as Census block groups where 50 percent of the population is comprised of a single ethnic or racial group other than Whites. As shown in Figure 3.2, White persons comprised the majority of the population in the southern and northern portions of the City. However, in much of the central portion of Mountain View, no one group represented over 50 percent of the population. Hispanic residents comprised the majority of the population in two block groups in the north and west portions of the City while Asians represented the majority of residents in three block groups on the eastern end of Mountain View.

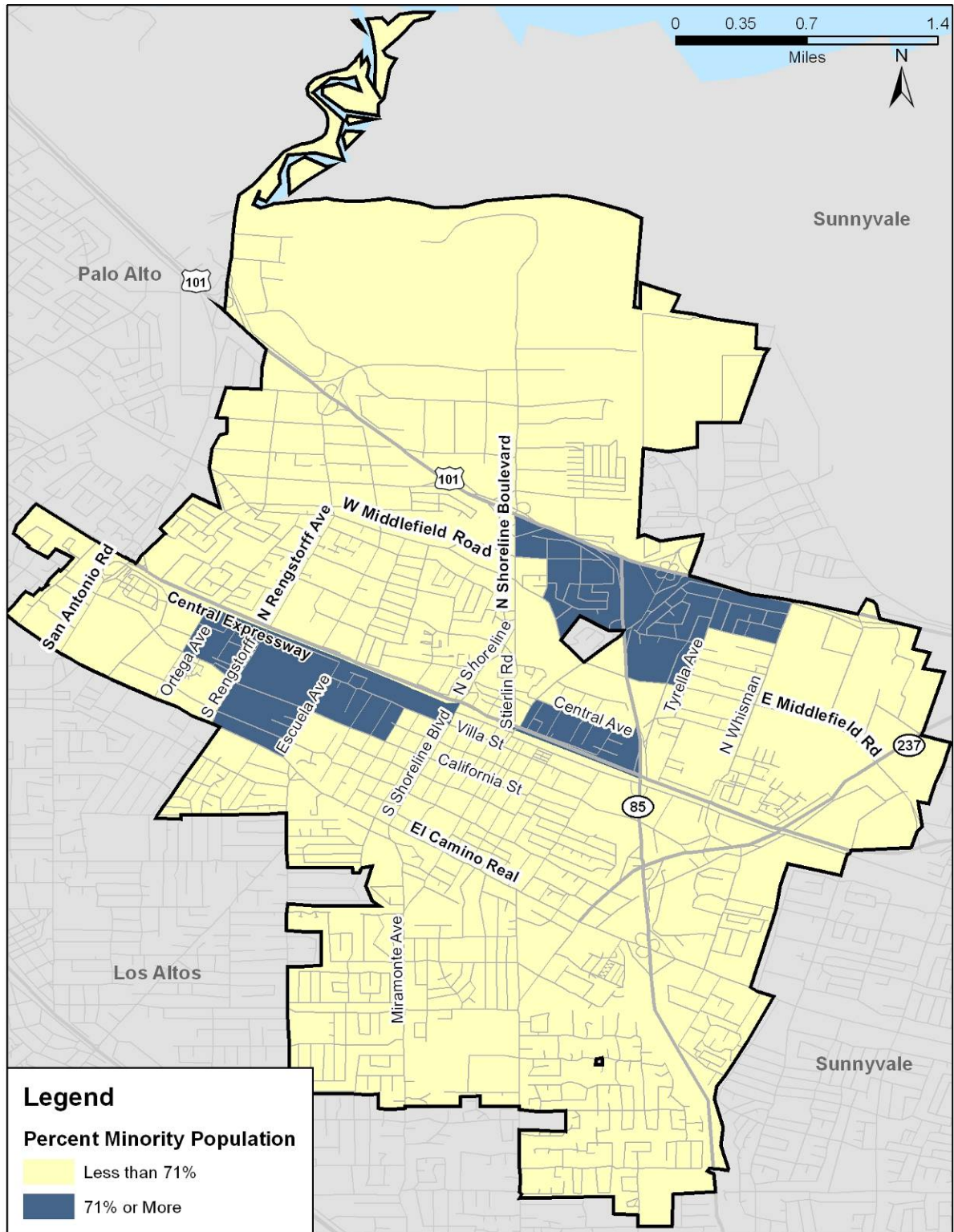
Appendix C provides separate maps illustrating the percentage of Asian residents and Hispanic residents.

**Figure 3.2: Concentrations of Population by Race/Ethnicity, Mountain View, 2009**

Sources: Claritas, 2009; BAE, 2010.

Another way employed by HUD to define minority concentration is where the percentage of minorities in an area is at least 20 percent greater than the countywide share of minorities. In 2009, the non-White population comprised approximately 51 percent of the County's population. Therefore, areas where non-Whites represent over 71 percent of the population are considered areas of minority concentration. Figure 3.3 shows that Mountain View has three areas of minority concentration under this definition, which are located in the central portion of the City.

**Figure 3.3: Areas of Minority Concentration, Mountain View, 2009**



Sources: Claritas, 2009; BAE, 2010.

A third measure commonly employed by demographers and sociologists to analyze patterns of racial/ethnic concentration is the “dissimilarity index.” The index is a measure of the evenness with which two groups (generally a minority group and Whites) are distributed across the geographic areas that make up a larger area, such as Census tracts within a county. The index ranges from 0 to 100, with 0 meaning no segregation or spatial disparity, and 100 being complete segregation between the two groups. The index score can also be interpreted as the percentage of one of the two groups in the calculation that would have to move to a different geographic area in order to produce a completely even distribution.

The formula for calculating the dissimilarity index for Mountain View, by Census tract, is as follows:  $D = 0.5 \sum | P_{ig}/P_g - P_{ih}/P_h |$

- $P_{ig}$  is the population of group g in Census tract i
- $P_{ih}$  is the population of group h in Census tract i
- $P_g$  is the total population of group g in the City and
- $P_h$  is the total population of group h in the City

Analyzing 2009 data for Mountain View by Census tract results in the following dissimilarity index scores for each minority group:

- Black/African Americans - 26
- Asians - 20
- Hispanic/Latino - 37

This analysis indicates that 26 percent of Black/African Americans, 20 percent of Asians, and 37 percent of Hispanic/Latinos would need to move to a different Census tract in order to achieve spatial integration with the White population.<sup>5</sup> In general, an index score above 60 is considered high, 30 to 60 is considered moderate, and below 30 is considered low.<sup>6</sup> As such, this analysis indicates that the City’s Black/African American and Asian populations experience relatively low segregation relative to Whites. The City’s Hispanic/Latino population is more segregated than the other two groups, but still has a moderate score of 37, which is on the lower end of the moderate range.

### ***Household Income***

According to Claritas estimates, Santa Clara County had a 2009 median household income of \$88,400. As shown in Table 3.5, 35 percent of households earned between \$75,000 and \$149,999, while another 26 percent earned between \$35,000 and \$74,999 annually.

Mountain View’s median household income in 2009 was slightly lower than the County median at \$83,400. This lower household income is primarily due to the smaller household sizes and high proportion of single-person households present in the City. On a per capita basis, Mountain View residents had higher incomes than County residents. In 2009, the per capita income in Mountain View was \$47,400, compared to \$38,300 in the County.

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<sup>5</sup> Assuming no movement in the White population.

<sup>6</sup> Massey, D.S. and N.A. Denton. *American Apartheid: Segregation and the Making of the Underclass*. Cambridge: Harvard University Press. 1993.

**Table 3.5: Household Income, 2009**

<b>Household Income</b>	<b>Mountain View</b>	<b>Santa Clara County</b>
Less than \$35,000	17.6%	16.6%
\$35,000 to \$74,999	27.6%	25.7%
\$75,000 to \$149,999	34.0%	35.4%
\$150,000 or More	20.8%	22.2%
<b>Median HH Income</b>	<b>\$83,400</b>	<b>\$88,400</b>
<b>Per Capita Income</b>	<b>\$47,400</b>	<b>\$38,300</b>

Sources: Claritas, 2009; BAE, 2009.

### ***Household Income by Household Type***

For planning purposes, households are categorized by HUD as extremely low-income, very low-income, or low-income, based on percentages of the County's Median Family Income (MFI). The MFI is calculated annually by HUD for different household sizes.<sup>7</sup> The HUD income categories are defined below:

- Extremely Low-Income: Up to 30 percent of County MFI
- Very Low-Income: 31 percent to 50 percent of County MFI
- Low-Income: 51 percent to 80 percent of County MFI

HUD publishes data on these income groups based on the 2000 Census in the Comprehensive Housing Affordability Strategy (CHAS). Table 3.6 shows the percentage of households that are low-income, that is those earning less than 80 percent of MFI, by household type. As shown, approximately 30 percent of Mountain View households earned less than 80 percent of MFI in 2000, compared with 31 percent of Santa Clara County households.

Elderly households had the highest percentage of lower-income households earning less than 80 percent of MFI when compared to all other household types. The majority of elderly households in the City and County were lower-income in 2000. It should be noted that income measures do not factor in assets and home equity, which is a relevant consideration for many elderly households. A substantial percentage of large families (with five or more members) were lower-income in 2000. Approximately 44 percent of large families in Mountain View earned less than 80 percent of MFI.

<sup>7</sup> MFI calculations are based on American Community Survey (ACS) median income data published by the U.S. Census Bureau and adjusted by a number of factors, including adjustment for high cost areas. As such, the MFI calculated by HUD is higher than the median household income estimated by Claritas for 2009, presented in Table 4.5. Higher MFI levels result in higher estimates of housing affordability than may actually be the case for County households.

**Table 3.6: Households Earning up to 80% of Median Family Income, 2000 (a)**

<b>Household Type</b>	<b>Mountain View</b>	<b>Santa Clara County</b>
Elderly	57.4%	53.5%
Small Family	20.0%	21.8%
Large Family	44.3%	34.3%
All Others	26.1%	29.1%
<b>All Households</b>	<b>30.0%</b>	<b>30.5%</b>

**Notes:**

(a) Extremely Low-Income Households defined as those earning less than 30% of median family income (MFI).

Very low-income households defined as those earning between 31% and 50% of MFI.

Low-income households defined as those earning between 51% and 80% of MFI

**Definitions:**

Elderly households - 1 or 2 person household, either person 62 years old or older

Small family - 2 to 4 related members

Large family - 5 or more related members

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2009.

**Concentrations of Low-Income Population**

The 2009 federal poverty threshold was \$22,050 for a four-person household. As shown in Table 3.7, Mountain View's 4.4 percent poverty rate was slightly lower than the County's 5.7 percent rate. Mountain View does not have any areas that satisfy the traditional HUD definition of a poverty area where 40 percent of the population lives below the poverty threshold. The City does, however, contain areas of low-income concentration.

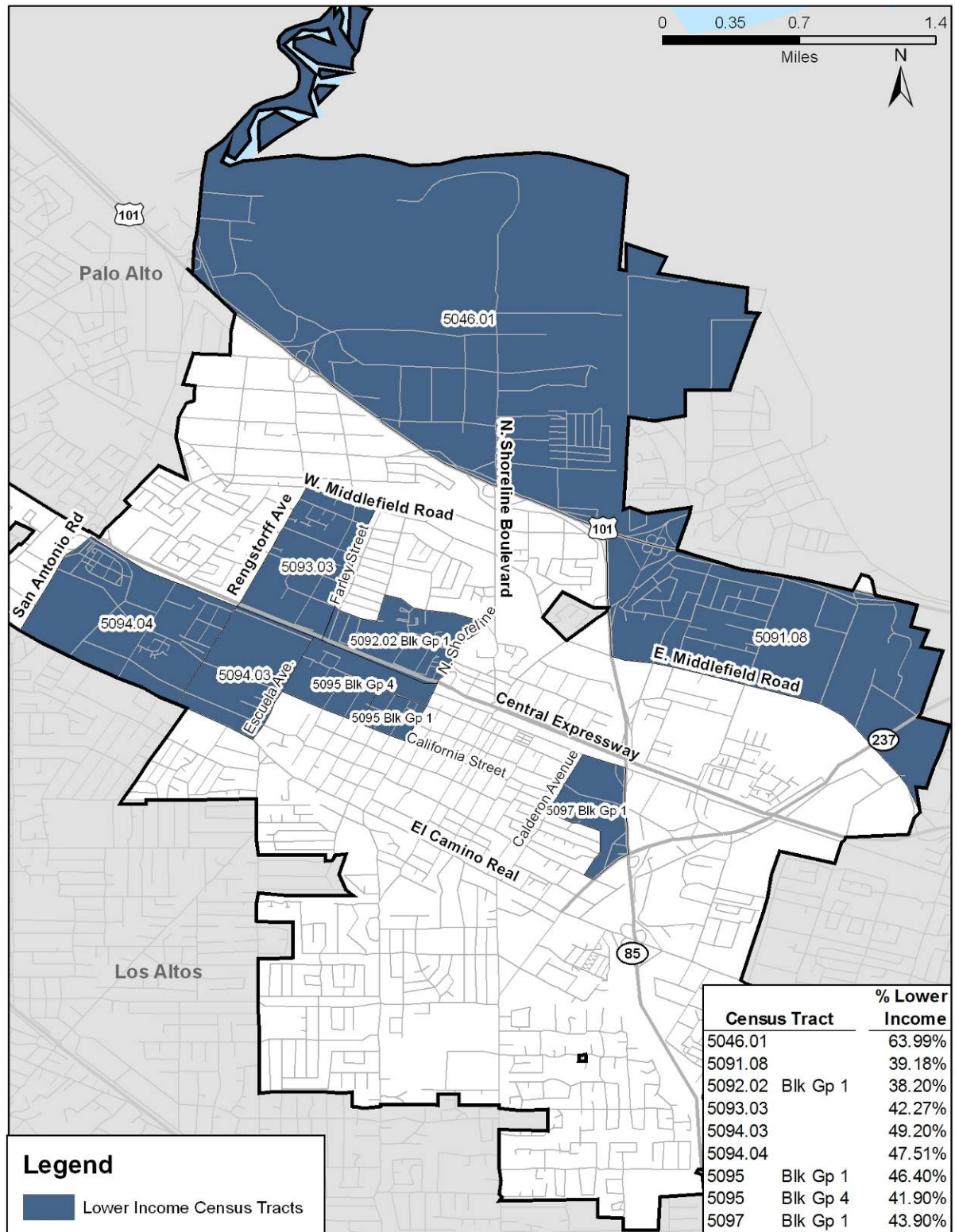
**Table 3.7: Poverty Status, 2009**

	<b>Mountain View</b>	<b>Santa Clara County</b>
Households Below the Poverty Line	701	23,000
<b>Percent of Total Households</b>	<b>4.4%</b>	<b>5.7%</b>

Sources: Claritas, 2009; BAE, 2009.

The CDBG program defines low-income concentration as any block group where 51 percent or more of residents earn 80 percent of MFI or less. For jurisdictions that do not have any areas meeting this definition, the highest quartile of all areas in the City in terms of degree of concentration is used. For Mountain View, block groups with at least 38.2 percent lower-income residents are considered as having a concentration of lower-income residents. Figure 3.4 identifies these areas in Mountain View. As shown, there are nine Census tracts or portions of a Census tract in the City that have 38.2 percent or more of lower-income households based on 2000 Census data. These tracts are located in the northwestern and northeastern portions of the City. The City's areas of low-income concentration do not necessarily correlate with the areas of minority concentration mapped in Figure 3.3. It should be noted that the boundaries for low-income areas may change when data from the 2010 Census and refined data from the American Community Survey is released.



**Figure 3.4: Areas of Low-Income Concentrations, Mountain View, 2000**

Sources: City of Mountain View, 2005; BAE, 2010.



### ***Persons with Disabilities***

A disability is a physical or mental impairment that limits one or more major life activities.<sup>8</sup> Persons with a disability generally have lower incomes and often face barriers to finding employment or adequate housing due to physical or structural obstacles. This segment of the population often needs affordable housing that is located near public transportation, services, and shopping. Persons with disabilities may require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations. Depending on the severity of the disability, people may live independently with some assistance in their own homes, or may require assisted living and supportive services in special care facilities. Persons with disabilities are protected against housing discrimination by federal and state fair housing laws.

The 2000 Census reports that there were 9,527 individuals with disabilities in Mountain View, accounting for 15 percent of the City's civilian, non-institutionalized population age five years and older. The share of persons in the City with disabilities is very close to the countywide percentage of 16 percent.

**Table 3.8: Persons with Disabilities, Civilian, Non-Institutionalized Population, 5+ Years, 2000**

	<b>Mountain View</b>	<b>Santa Clara County</b>
Population with a Disability	9,527	254,729
<b>Percent of Total Population</b>	<b>14.5%</b>	<b>16.4%</b>

**Note:**

(a) Total percentage of population taken from universe of non-institutionalized civilians, age five years and older.

Sources: U.S.Census, SF3-P42, 2000; BAE 2009.

The U.S. Census Bureau places disabilities into six categories, defined below:

- **Sensory disability** – blindness, deafness, or a severe vision or hearing impairment
- **Physical disability** – a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying
- **Mental disability** – a physical, mental or emotional condition that made it difficult to perform certain activities like learning, remembering, or concentrating
- **Self-care disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like dressing, bathing, or getting around inside the home
- **Going-outside-the-home disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like going outside the home alone to shop or visit a doctor's office
- **Employment disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like working at a job or business

<sup>8</sup> According to the Americans with Disabilities Act, major life activities include seeing, hearing, speaking, walking, breathing, performing manual tasks, learning, caring for oneself, and working.

As shown in Table 3.9, the largest proportion (51 percent) of disabled individuals in the City and County had an employment disability. The second most common disability type was go-outside-home disability, followed by physical disabilities. It should be noted that disabled individuals may have more than one disability.

**Table 3.9: Disabilities by Type and Age, 2000**

Disability Type	Age 5-15		Age 16-64		Age 65+		Total	
	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)
<b>Mountain View</b>								
Sensory Disability	38	13.1%	619	9.4%	719	27.0%	1,376	14.4%
Physical Disability	41	14.1%	1,416	21.5%	1,823	68.6%	3,280	34.4%
Mental Disability	257	88.3%	942	14.3%	811	30.5%	2,010	21.1%
Self-Care Disability	91	31.3%	391	5.9%	606	22.8%	1,088	11.4%
Go-Outside-Home Disability	N/A	N/A	2,383	36.2%	1,328	49.9%	3,711	39.0%
Employment Disability	N/A	N/A	4,807	73.1%	N/A	N/A	4,807	50.5%
<b>Total Disabilities (b)</b>	<b>427</b>		<b>10,558</b>		<b>5,287</b>		<b>16,272</b>	
<b>Santa Clara County</b>								
Sensory Disability	1,804	19.2%	16,480	8.9%	20,564	33.9%	37,044	14.5%
Physical Disability	1,640	17.4%	40,257	21.8%	39,508	65.2%	79,765	31.3%
Mental Disability	6,875	73.0%	28,044	15.2%	18,128	29.9%	46,172	18.1%
Self-Care Disability	2,222	23.6%	12,663	6.9%	12,897	21.3%	25,560	10.0%
Go-Outside-Home Disability	N/A	N/A	79,636	43.1%	30,596	50.5%	110,232	43.3%
Employment Disability	N/A	N/A	130,246	70.5%	N/A	N/A	130,246	51.1%
<b>Total Disabilities (b)</b>	<b>12,541</b>		<b>307,326</b>		<b>121,693</b>		<b>441,560</b>	

Notes:

(a) Total percent of persons with disabilities exceeds 100 percent because individuals may have more than one disability type.

(b) Total disabilities exceed total persons with disabilities because individuals may have more than one disability type.

Source: U.S.Census, SF3-P41, 2000; BAE, 2009.

### 3.3 Employment Profile

#### **Major Job Centers**

In 2005, the Association of Bay Area Governments (ABAG) estimated there were approximately 872,900 jobs in Santa Clara County. Consistent with information on the County's largest employers, San José, Santa Clara, Palo Alto and Sunnyvale comprised the top four job centers in 2005. Mountain View businesses generated the fifth largest number of jobs in the County. These five cities are expected to remain the top five job centers in the County through 2035. In 2009, ABAG projected that employment in Santa Clara County would increase by 62 percent between 2005 and 2035, to 1.4 million jobs. As shown in Table 3.10, the number in jobs in Mountain View is projected to increase by 42 percent between 2005 and 2035, reaching 72,470 in 2035. Although ABAG released its projections data in the summer of 2009, and made adjustments for the ongoing recession, job growth may fall short of near-term projections due to the current economic climate.

**Table 3.10: Job Projections, Santa Clara County, 2005-2035**

	2005	2010	2015	2020	2025	2030	2035	% Change '05-'35
Campbell	22,470	22,910	23,880	25,100	26,490	27,490	28,900	28.6%
Cupertino	31,060	31,780	32,550	33,340	34,260	35,880	37,620	21.1%
Gilroy	17,370	17,850	18,710	19,650	21,550	23,880	26,350	51.7%
Los Altos	10,440	10,540	10,820	11,130	11,430	11,730	11,950	14.5%
Los Altos Hills	1,890	1,900	1,910	1,920	1,940	1,950	1,970	4.2%
Los Gatos	18,650	18,900	19,020	19,510	20,250	20,990	21,800	16.9%
Milpitas	47,580	48,370	50,370	52,550	54,740	57,060	59,160	24.3%
Monte Sereno	410	420	440	480	520	550	590	43.9%
Morgan Hill	13,120	13,520	15,450	17,390	19,810	22,220	24,640	87.8%
Mountain View	51,130	51,990	52,510	53,650	58,890	65,310	72,470	41.7%
Palo Alto	75,610	76,480	76,740	77,010	78,550	80,320	82,160	8.7%
San Jose	348,960	369,500	425,100	493,060	562,350	633,700	708,980	103.2%
Santa Clara	104,920	106,750	111,560	118,100	127,080	140,050	153,940	46.7%
Saratoga	6,960	7,070	7,120	7,220	7,320	7,420	7,480	7.5%
Sunnyvale	73,630	77,890	81,460	85,200	92,650	101,320	109,900	49.3%
Unincorporated County	48,660	50,400	53,590	56,670	59,690	62,620	64,710	33.0%
<b>Santa Clara County Total</b>	<b>872,860</b>	<b>906,270</b>	<b>981,230</b>	<b>1,071,980</b>	<b>1,177,520</b>	<b>1,292,490</b>	<b>1,412,620</b>	<b>61.8%</b>

Sources: ABAG Projections, 2009; BAE, 2009.

### **Employment Trends**

Employment in Mountain View is concentrated in the *Information* sector and the *Professional, Scientific, and Technical services* sectors, which together generate 40 percent of the City's jobs followed by *Manufacturing, Health Care and the Social Assistance* industries, which each represent 10 percent of the City's employment. The majority of the remaining jobs are concentrated in the *Retail, Wholesale Trade, and Accommodations and Food Services* industries.

As shown in Table 3.11, the number of jobs in Mountain View grew by 19 percent between 2003 and 2008, more than three times the job growth in Santa Clara County as a whole. Mountain View added over 9,000 jobs in the five year period, for a total of 56,228 jobs in 2008. The *Information* sector has grown substantially since 2003, with a 294 percent increase in jobs. Much of the growth of this sector, which includes information services such as internet publishing and web search portals, can be attributed to the growth of companies such as Google Inc., one of Mountain View's largest employers. Employment in the *Health Care and the Social Assistance* industry increased by 39 percent between 2003 and 2008, while jobs in *Manufacturing* decreased nine percent. The remaining industries, which may be associated with somewhat lower-paying jobs, have also seen increases in the number of employees. Employment in the *Wholesale Trade* industry increased by 26 percent while *Accommodations and Food Services* employment grew by 19 percent.

**Table 3.11: Jobs by Sector, Q1 2003 – Q1 2008 (a)**

Industry Sector	Mountain View					Santa Clara County				
	Q1 2003		Q1 2008		% Change 2003-2008	Q1 2003		Q1 2008		% Change 2003-2008
	Jobs	% Total	Jobs	% Total		Jobs	% Total	Jobs	% Total	
Agric., Forestry, Fishing and Hunting	60	0.1%	24	0.0%	-59.7%	3,848	0.4%	3,228	0.4%	-16.1%
Mining (b)	0	0.0%	0	0.0%	0.0%	151	0.0%	253	0.0%	67.5%
Construction	1,762	3.7%	1,845	3.3%	4.7%	38,001	4.4%	42,948	4.7%	13.0%
Manufacturing	6,967	14.8%	5,697	10.1%	-18.2%	180,585	21.1%	164,700	18.2%	-8.8%
Utilities (b)	0	0.0%	0	0.0%	0.0%	1,453	0.2%	1,807	0.2%	24.4%
Wholesale Trade	2,840	6.0%	3,569	6.3%	25.7%	34,799	4.1%	40,174	4.4%	15.4%
Retail Trade	4,822	10.2%	4,406	7.8%	-8.6%	81,090	9.5%	82,989	9.2%	2.3%
Transportation and Warehousing	135	0.3%	98	0.2%	-27.2%	12,899	1.5%	11,016	1.2%	-14.6%
Information	2,911	6.2%	11,454	20.4%	293.5%	32,388	3.8%	41,080	4.5%	26.8%
Finance and Insurance	571	1.2%	739	1.3%	29.5%	19,525	2.3%	20,538	2.3%	5.2%
Real Estate and Rental and Leasing	750	1.6%	600	1.1%	-20.0%	14,710	1.7%	15,078	1.7%	2.5%
Professional, Scientific, and Technical Services	13,026	27.6%	11,195	19.9%	-14.1%	102,119	11.9%	113,512	12.5%	11.2%
Management of Companies and Enterprises	503	1.1%	276	0.5%	-45.0%	15,920	1.9%	9,763	1.1%	-38.7%
Administrative and Waste Services	1,958	4.2%	2,530	4.5%	29.2%	46,899	5.5%	54,342	6.0%	15.9%
Educational Services	412	0.9%	718	1.3%	74.3%	22,993	2.7%	28,605	3.2%	24.4%
Health Care and Social Assistance	4,185	8.9%	5,805	10.3%	38.7%	65,479	7.6%	73,177	8.1%	11.8%
Arts, Entertainment, and Recreation	333	0.7%	419	0.7%	25.6%	8,667	1.0%	9,642	1.1%	11.2%
Accommodation and Food Services	2,756	5.8%	3,273	5.8%	18.7%	56,481	6.6%	63,967	7.1%	13.3%
Other Services, except Public Administration	1,223	2.6%	1,622	2.9%	32.6%	25,162	2.9%	31,815	3.5%	26.4%
Unclassified	2	0.0%	105	0.2%	5133.3%	114	0.0%	2,864	0.3%	2412.3%
Government (c)	1,970	4.2%	1,853	3.3%	-5.9%	94,595	11.0%	94,150	10.4%	-0.5%
<b>Total</b>	<b>47,185</b>	<b>100.0%</b>	<b>56,228</b>	<b>100.0%</b>	<b>19.2%</b>	<b>857,878</b>	<b>100.0%</b>	<b>905,648</b>	<b>100.0%</b>	<b>5.6%</b>

Notes:

(a) Includes all wage and salary employment covered by unemployment insurance.

(b) There was no employment in either the Mining or Utilities sectors within the city of Mountain View.

(c) Government employment includes workers in all sectors, not just public administration. For example, all public school staff are in the Government category.

Sources: California Employment Development Department, 2009; BAE, 2009.

### ***Access to Employment and Job Centers***

Many of the County's largest employers are located in San José, Santa Clara, and Sunnyvale. Importantly, 21 of the County's 26 largest employers are within one-quarter mile of a transit station or bus stop, facilitating access to households who rely on public transit to get to work.<sup>9</sup> Three of the County's largest employers are located in Mountain View. Table 3.12 provides a list of the largest private sector employers in Santa Clara County, while Figure 3.5 indicates their locations. Countywide employment is presented here, to reflect the fact that the vast majority of Mountain View residents (78 percent, per the 2000 Census) hold jobs outside the City.

The availability and proximity of transit to jobs and employment centers may influence housing choices. There are a variety of rental and ownership housing choices in Mountain View near its job centers and transportation hubs. These housing types and their affordability are discussed in Sections 3.3 and 3.4 of this AI. Transit is accessible in and near Mountain View's employment and job centers. Three major freeways run through Mountain View, connecting the City to other job centers in the region. These include Interstate 101, Highway 237, and Highway 85. There are also a variety of local transit systems to connect Mountain View residents who do not

<sup>9</sup> Based on GIS analysis of employer locations and transit network.

own a vehicle to the County's other major job centers. Several local bus routes provided by the Santa Clara Valley Transportation Authority (VTA) serve the major arterials that traverse the City and link to heavy rail service provided by Caltrain at the two major transit hubs.

Job skills and level of education can also affect a person's ability to obtain employment and thereby impact housing choice. Market rental and ownership prices are Mountain View are, in part, reflective of the higher wage jobs in the information and technology sections in the area. Persons who are unemployed, and in particular lower income persons who do not have post secondary degrees or are unskilled for higher wage jobs, may face challenges in finding work and, in turn, qualifying for a mortgage or market rents. To help address job skills deficits, the North Valley Job Training Consortium (NOVA), which is a nonprofit, federally funded employment and training agency, provides workforce development services, primarily for persons in Northern Santa Clara County. NOVA collaborates with local businesses, educators, and job seekers to build the knowledge and skills needed to address the workforce needs of Silicon Valley. NOVA is directed by the NOVA Workforce Board which works on behalf of a seven-city consortium composed of the cities of Cupertino, Los Altos, Milpitas, Mountain View, Palo Alto, Santa Clara, and Sunnyvale. Though the majority of job seekers served through NOVA are laid off workers, affected by the downsizing or closure of their companies, NOVA also helps lower income job seekers with special needs, such as homeless veterans, disabled workers, welfare recipients, and teen parents. Other resources to assist persons in building or obtaining job skills to match the needs of local employers include programs at Foothill and De Anza Community Colleges, in addition to several private technical and vocational schools which are located within a 10-mile radius of Mountain View and are accessible by transit.

**Table 3.12: Major Private-Sector Employers, Santa Clara County, 2009**

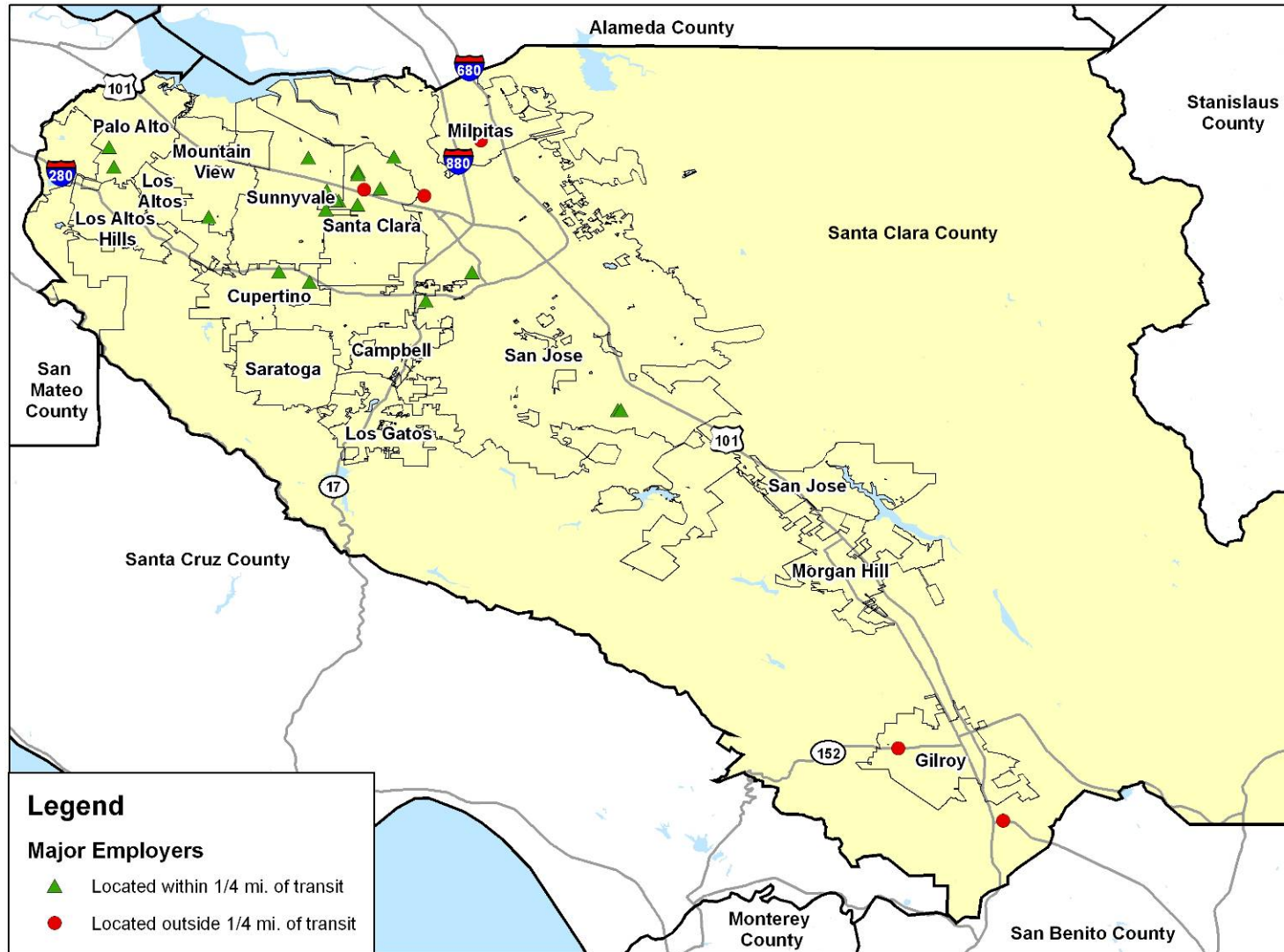
<b>Employer Name</b>	<b>Location</b>	<b>Industry</b>	<b>Number of Employees (a)</b>
Cisco Systems, Inc.	San Jose	Computer Peripherals Mfg.	10,000+
Applied Materials, Inc.	Santa Clara	Semiconductor Mfg Equipment Wholesale	5,000-9,999
Avago Technologies Ltd.	San Jose	Exporters (Wholesale)	5,000-9,999
Fujitsu IT Holdings Inc, International	Sunnyvale	Computers- Wholesale	5,000-9,999
Intel Corp.	Santa Clara	Semiconductor- Devices (Mfg.)	5,000-9,999
Valley Medical Center	San Jose	Hospitals	5,000-9,999
Flextronics International	Milpitas	Solar Energy Equipment- Mfg.	5,000-9,999
Google	Mountain View	Information	5,000-9,999
Advanced Micro Devices, Inc.	Sunnyvale	Semiconductors and Related Devices Mfg.	1,000 -4,999
Apple Inc.	Cupertino	Computers- Electronics Mfg.	1,000 -4,999
California's Great America	Santa Clara	Amusement and Theme Parks	1,000 -4,999
Christopher Ranch, LLC	Gilroy	Garlic (Mfg.)	1,000 -4,999
E4E	Santa Clara	Venture Capital Companies	1,000 -4,999
El Camino Hospital	Mountain View	Hospitals	1,000 -4,999
Fujitsu Ltd.	Sunnyvale	Venture Capital Companies	1,000 -4,999
Goldsmith Plants, Inc.	Gilroy	Florists- Retail	1,000 -4,999
Hewlett-Packard	Cupertino	Computer and Equipment Dealers	1,000 -4,999
Hewlett Packard Co.	Palo Alto	Venture Capital Companies	1,000 -4,999
HP Pavilion at San Jose	San Jose	Stadiums, Arenas, and Sports Fields	1,000 -4,999
Kaiser Permanente Medical Center	San Jose	Hospitals	1,000 -4,999
Microsoft Corp	Mountain View	Computer Software- Mfg.	1,000 -4,999
National Semiconductor Corp	Santa Clara	Semiconductors and Related Devices Mfg.	1,000 -4,999
Net App Inc.	Sunnyvale	Computer Storage Devices- Mfg.	1,000 -4,999
Nortel Networks	Santa Clara	Marketing Programs and Services	1,000 -4,999
Santa Teresa Community Hospital	San Jose	Hospitals	1,000 -4,999
VA Palo Alto Healthcare	Palo Alto	Hospitals	1,000 -4,999

Note:

(a) These companies are ranked by employment size category; no exact employment figures were provided by California Employment Development Department.

Sources: California Employment Development Department, 2nd Edition 2009 ; BAE, 2009.

Figure 3.5: Major Employers, Santa Clara County



Sources: California Employment Development Department, 2009; BAE, 2010.

### 3.4 Housing Profile

#### ***Housing Units***

According to the California Department of Finance, approximately 56 percent of the City's housing units are multi-family homes while 40 percent are single-family homes (see Table 3.13). Single-family homes include detached homes and attached single-family homes (i.e., row houses, townhouses, duplexes, etc.) Countywide, this trend is reversed, with approximately 63 percent single-family and roughly 34 percent multi-family units. The remaining four percent of Mountain View units are mobile homes.

**Table 3.13: Housing Unit Type, 2009**

<b>Housing Type</b>	<b>Mountain View</b>	<b>Santa Clara County</b>
Single-Family (a)	40.1%	62.7%
Multifamily	56.2%	34.1%
Mobile Homes	3.7%	3.1%
<b>Total Housing Units</b>	<b>33,680</b>	<b>626,659</b>

Notes:

(a) Includes single-family detached and single-family attached units.

Sources: CA Department of Finance, Table E-5, 2009; BAE, 2009.

In general, new apartment complexes and higher density housing in Mountain View have been developed in or proposed for areas along the City's main commercial corridors and in the Downtown area. The Downtown and major commercial corridors are generally not characterized by racial/ethnic minority concentrations.

#### ***Mobile Homes***

Table 3.13 shows that mobile homes constitute only a small percentage of the total housing units in Mountain View and the County, but they are a source of affordable housing in the region. Eight mobile home parks containing a total of 1,160 units are located within the City serving a variety of household types (see Table 3.14). A majority of mobile home occupants tend to own their units but still must lease their spaces in the mobile home park. The rising cost of the space lease can significantly increase the housing cost burden for mobile home owners, many of whom tend to be lower income seniors and families with children. Based on 2000 Census Data, 90 percent of Mountain View's mobile home occupants owned their units. In addition, elderly households comprised 51 percent of households living in mobile homes.

The City has adopted a mobile homes park zoning district and General Plan designation for the six largest mobile home parks and has policies in the Housing Element for the preservation of these parks.



**Table 3.14: Mountain View Mobile Home Parks**

<b>Park</b>	<b>Address</b>	<b>Number of Spaces</b>
<b>Moorpark MHP</b>	501 Moorpark Way	138
<b>Sahara Village MHP</b>	191 E El Camino Real	206
<b>New Frontier MHP</b>	325 Sylvan Ave	141
<b>Santiago Villa MHP</b>	1075 Space Pkwy	358
<b>Sunset Estates MHP</b>	433 Sylvan Ave	144
<b>Moffett MHP</b>	440 Moffett Blvd	143
<b>Total Spaces</b>		<b>1,130</b>

Sources: City of Mountain View, 2010; BAE, 2010.

### ***Tenure***

Often, a jurisdiction's housing stock correlates with the tenure distribution of the occupied housing units. Cities with a higher proportion of single-family residences generally have a higher homeownership rate. As shown in Table 3.15, approximately 59 percent of Santa Clara County households were homeowners in 2009. Consistent with the distribution of housing type, Mountain View had a lower proportion of homeowners than the County with just 42 percent of households owning their homes. Unlike many cities within Santa Clara County, the majority of households in Mountain View were renters.

**Table 3.15: Tenure Distribution, 2009**

	<b>Mountain View</b>	<b>Santa Clara County</b>
Owner	41.6%	59.4%
Renter	58.4%	40.6%
<b>Total Households</b>	<b>31,244</b>	<b>595,646</b>

Sources: Claritas, 2009; BAE, 2009.

### ***Housing Conditions***

**Age of Housing Stock.** Unless carefully maintained, older housing stock can create health and safety problems for occupants. Housing policy analysts generally believe that even with normal maintenance, dwellings over 40 years of age can deteriorate, requiring significant rehabilitation. According to the 2000 Census, approximately 53 percent of Mountain View housing units and 50 percent of units countywide were built before 1970.

As shown in Table 3.16, the median age of housing units in Mountain View was slightly older than the County's. The median year units in the City were built was 1969, compared to 1970 in the County. The largest proportion of Mountain View homes were built between 1950 and 1969.

**Table 3.16: Age of Housing Stock, 2000**

<b>Year Built</b>	<b>Mountain View</b>	<b>Santa Clara County</b>
1949 or earlier	9.0%	10.5%
1950 to 1969	43.8%	39.4%
1970 to 1989	38.4%	38.6%
1990 to March 2000	8.8%	11.5%
Median Year Built	<b>1969</b>	<b>1970</b>

Sources: U.S. Census, SF3 H34 and H36, 2000; BAE, 2009.

**Housing Conditions.** Despite the age of housing units in Mountain View, much of the City's housing stock remains in relatively good condition. Data on the number of units which lack complete plumbing or kitchen facilities are often used to assess the condition of a jurisdiction's housing stock. As Table 3.17 illustrates, virtually all of the housing units in Mountain View contain complete plumbing and kitchen facilities. The 2000 Census, which provides the most recent data on housing conditions, revealed that a slightly higher proportion of renter-occupied housing units lacked complete plumbing and kitchen facilities compared to owner-occupied units in both the City and County.

**Table 3.17: Housing Conditions, 2000**

<b>Housing Condition</b>	<b>Mountain View</b>	<b>Santa Clara County</b>
<b>Without Complete Plumbing Facilities</b>	<b>0.3%</b>	<b>0.5%</b>
Owners	0.1%	0.3%
Renters	0.5%	0.8%
<b>Without Complete Kitchen Facilities</b>	<b>0.3%</b>	<b>0.6%</b>
Owners	0.2%	0.2%
Renters	0.4%	1.1%

Sources: U.S. Census, SF3 H48, 2000; BAE, 2009.

### ***New Residential Building Permits***

Since 2000, single-family homes (including attached single-family homes) represent the majority of new residential construction in Mountain View. Between 2000 and November 2009, 1,719 building permits were issued in the City of Mountain View, of which 46 percent (790 permits) were for units in multifamily developments with five or more units. By comparison, the majority

of permits issued in the County were for units in large multifamily buildings with five or more units. It should be noted that not all of the building permits issued resulted in the completed construction of the units. Due to the current downturn in the housing market, some projects were issued building permits, but have not been built or are not yet occupied.

**Table 3.18: Building Permits by Building Type, 2000-2009**

Building Type	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009 YTD (a)	2000-2009 Total (b)	% of Total
<b>Mountain View</b>												
Single Family Developments	121	118	25	90	35	81	0	267	101	75	913	53.1%
2 Unit Developments	0	0	0	2	0	2	0	0	0	0	4	0.2%
3 & 4 Unit Developments	0	0	0	0	0	0	12	0	0	0	12	0.7%
5 or More Unit Developments	0	231	0	0	120	0	163	104	104	68	790	46.0%
<b>Total</b>	<b>121</b>	<b>349</b>	<b>25</b>	<b>92</b>	<b>155</b>	<b>83</b>	<b>175</b>	<b>371</b>	<b>205</b>	<b>143</b>	<b>1,719</b>	<b>100.0%</b>
<b>Santa Clara County</b>												
Single Family Developments	2,827	1,622	2,096	2,468	2,534	2,291	2,076	1,891	930	536	19,271	39.4%
2 Unit Developments	28	38	22	62	82	28	10	44	50	28	392	0.8%
3 & 4 Unit Developments	183	78	147	88	126	202	90	40	49	7	1,010	2.1%
5 or More Unit Developments	3,573	4,179	2,196	4,388	2,242	3,050	3,899	2,148	2,433	184	28,292	57.8%
<b>Total</b>	<b>6,611</b>	<b>5,917</b>	<b>4,461</b>	<b>7,006</b>	<b>4,984</b>	<b>5,571</b>	<b>6,075</b>	<b>4,123</b>	<b>3,462</b>	<b>755</b>	<b>48,965</b>	<b>100.0%</b>

Notes:

(a) Includes building permits issued through November 2009.

(b) Figures reflect number of permitted units, not permitted projects, in each development type.

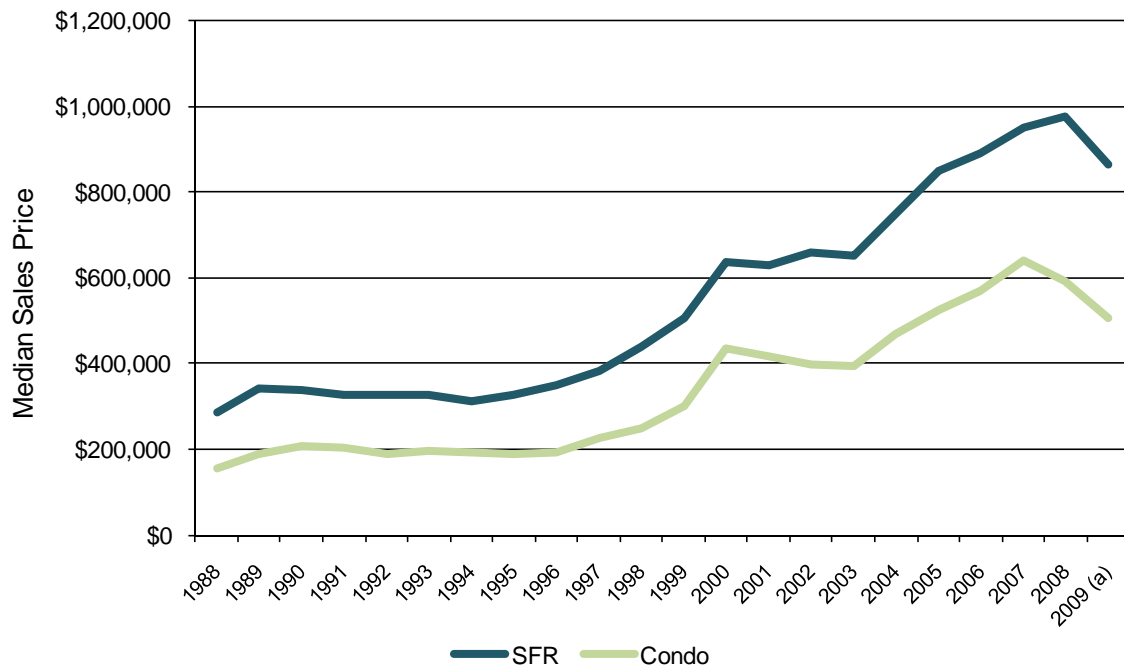
Sources: U.S. Census Bureau, 2009; BAE, 2009.

## 3.5 Housing Affordability

### Home Sale Trends

As shown in Figure 3.6, the median sales price for single-family homes in Mountain View increased dramatically between 2000 and 2008 before declining during the current economic downturn. The median sales price for single-family attached and detached homes rose by 53 percent from \$637,000 to \$975,000 between 2000 and 2008. Since the 2008 peak, the median sales price has decreased by 11 percent. During 2009 (January through May), the median home sales price for single-family homes was \$865,000.

Condominium sales prices show a similar trend. The median sales price for condominiums peaked at \$640,000 in 2007 after experiencing an increase of 47 percent since 2000. Between 2007 and 2009, the median sales price decreased by 21 percent to \$505,000.

**Figure 3.6: Median Sales Price, Mountain View, 1988-2009**

Notes:

(a) 2009 data includes January to May 2009.

Sources: DataQuick, 2009; BAE, 2009.

Figure 3.7 depicts the sales volume for single-family homes and condominiums in Mountain View since 1988. As shown, the sales volume for condominiums exceeded the volume for single-family homes in most years. This is consistent with the prevalence of multifamily housing in the City. Although sales prices have remained more stable in Mountain View, sales volume reached its lowest point since 1990. In 2008, 322 single-family homes and 301 condominiums were sold in Mountain View. As shown in Figure 3.6, sales volume for single-family homes peaked with 624 sales in 1999, the height of the “dot-com” boom, while condominium sales reached their highest point in 2004, with 685 units.

**Figure 3.7: Sales Volume, Mountain View, 1988-2009**

Notes:  
 (a) 2009 data includes January to May 2009.  
 Sources: DataQuick, 2009; BAE, 2009.

The data shows that Mountain View's housing market has remained more stable than the County's as a whole. As shown in Table 3.19, the decline in median sales price in the County was more than twice as high as in the City between 2008 and 2009 for both single-family homes and condominiums.

Median home prices in Mountain View were also higher than they were in the County as a whole for both single-family homes and condominiums. The median sales price for a single-family home in Santa Clara County during the first five months of 2009 was \$447,000, compared to \$865,000 in Mountain View.

**Table 3.19: Median Sales Price, 2009 (a)**

	Mountain View	Santa Clara County
<b>Single- Family Residences</b>		
Median Sales Price	\$865,000	\$447,000
Units Sold	98	4,918
<b>Percent Change Sales Price '08-'09</b>	<b>-11.3%</b>	<b>-31.1%</b>
<b>Condominiums</b>		
Median Sales Price	\$505,000	\$294,500
Units Sold	99	1,645
<b>Percent Change Sales Price '08-'09</b>	<b>-14.4%</b>	<b>-33.2%</b>

(a) 2009 data includes January to May 2009. Median sales price and sales volume based on full and verified sales in zip codes associated with Mountain View.

Source: DataQuick, 2009; BAE, 2009.

### ***Rental Market Trends***

A review of rental market conditions in Mountain View was conducted using data from RealFacts, a private data vendor that collects quarterly rental data from apartment complexes with 50 or more units.

Table 3.20 presents rental market characteristics for Mountain View during the fourth quarter of 2009. Market rents averaged \$1,509 a month across all unit types. On average, monthly rents in the area have decreased by 10 percent since 2007. During this same time period, vacancies for rental units in the City increased. The increased vacancies and the corresponding decline in average rents are indicative of the economic recession. Average asking rents were reduced in response to rising vacancies, growing unemployment, and reduced household spending.

**Table 3.20: Rental Market Overview, Mountain View, Q4 2009 (a)**

<b>CURRENT MARKET DATA - Q4 2009</b>					
<b>Unit Type</b>	<b>Number</b>	<b>Percent of Mix</b>	<b>Avg. Sq. Ft.</b>	<b>Avg. Rent</b>	<b>Avg. Rent/Sq. Ft.</b>
Studio	709	9.3%	480	\$1,024	\$2.13
Jr 1BR/1 BA	430	5.6%	571	\$1,185	\$2.08
1 BR/1 BA	3,213	42.0%	696	\$1,375	\$1.98
2 BR/1 BA	1,134	14.8%	904	\$1,528	\$1.69
2BR/1.5 BA	24	0.3%	980	\$1,580	\$1.61
2 BR/2 BA	1,502	19.6%	1,015	\$1,829	\$1.80
2 BR TH	247	3.2%	1,068	\$1,946	\$1.82
3 BR/ 1 BA	5	0.1%	1,000	\$2,135	\$2.14
3 BR/2 BA	345	4.5%	1,214	\$2,241	\$1.85
3 BR/3 BA	6	0.1%	1,491	\$3,855	\$2.59
3 BR TH	26	0.3%	1,300	\$2,516	\$1.94
4 BR	5	0.1%	1,240	\$1,770	\$1.43
<b>Totals</b>	<b>7,646</b>	<b>100%</b>	<b>802</b>	<b>\$1,509</b>	<b>\$1.88</b>

<b>AVERAGE RENT HISTORY - ANNUAL</b>					
<b>Unit Type</b>	<b>2007</b>	<b>2008</b>	<b>2007-2008 % Change</b>	<b>2009 (b)</b>	<b>2007-2009 % Change</b>
Studio	\$1,373	\$1,229	-10.5%	\$1,083	-21.1%
Jr 1BR	\$1,242	\$1,316	6.0%	\$1,212	-2.4%
1BR/1 BA	\$1,629	\$1,619	-0.6%	\$1,426	-12.5%
2 BR/1 BA	\$1,636	\$1,738	6.2%	\$1,604	-2.0%
2 BR/2 BA	\$2,121	\$2,123	0.1%	\$1,897	-10.6%
2 BR TH	\$2,096	\$2,206	5.2%	\$2,049	-2.2%
3 BR/2 BA	\$2,255	\$2,412	7.0%	\$2,295	1.8%
3 BR TH	\$2,762	\$2,891	4.7%	\$2,552	-7.6%
<b>All Units</b>	<b>\$1,732</b>	<b>\$1,744</b>	<b>0.7%</b>	<b>\$1,567</b>	<b>-9.5%</b>

<b>OCCUPANCY RATE</b>	
<b>Year</b>	<b>Average Occupancy</b>
2004	94.7%
2005	95.3%
2006	96.8%
2007	96.9%
2008	96.0%
2009	95.0%

<b>AGE OF HOUSING INVENTORY (by Project)</b>	
<b>Year</b>	<b>Percent of Projects</b>
Pre 1960's	3.4%
1960's	67.2%
1970's	22.4%
1980's	3.4%
1990's	1.7%
2000's	1.7%

## Notes:

(a) Represents only housing complexes with 50 units or more.

(b) 2009 data includes full year average. Differs from above, which shows Q4 2009 only.

Sources: RealFacts, Inc., 2010; BAE, 2010.

Housing economists generally consider a rental vacancy of five percent as sufficient to provide adequate choice and mobility for residents, and sufficient income for landlords. Higher rates result in a depressed rental market, while lower rates begin to impinge on resident mobility and lead to housing concerns such as overcrowding and overpayment. In 2009, the vacancy rate in Mountain View was five percent, meeting the benchmark for a “healthy” rental market. Historically, vacancy rates have fluctuated; in 2006 and 2007, rates were approximately three percent. This pattern suggests that the ongoing economic recession has depressed occupancy rates in recent years.

### ***Housing Affordability for Various Income Groups***

Affordability is generally discussed in the context of households with different income levels. Households are categorized by HUD as extremely low-income, very low-income, or low-income based on household size and percentages of the area Median Family Income (MFI). These income limits are established annually by HUD. Federal, State, and local affordable housing programs generally target households earning up to 80 percent of MFI, though some State and local programs also provide assistance to households earning up to 120 percent of MFI. The HUD-defined income categories are presented below:

- Extremely Low-Income: Up to 30 percent of County MFI
- Very Low-Income: 31 percent to 50 percent of County MFI
- Low-Income: 51 percent to 80 percent of County MFI

**For-Sale Housing.** Table 3.21 shows affordability scenarios for four-person households with extremely low-, very low-, and low-incomes. This analysis compares the maximum affordable sale price for each of these households to the market rate prices for three-bedroom units in Mountain View between April 28, 2009 and December 31, 2009.

The maximum affordable sales price was calculated using household income limits published by HUD, historic interest rates for 30-year fixed mortgages, and assuming that households provide a five percent downpayment and spend 30 percent of gross income on mortgage payments, taxes, and insurance.<sup>10</sup> Appendix D shows the detailed calculations used to derive the maximum affordable sales price for single-family residences and condominiums.

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<sup>10</sup> Loan products such as FHA loans, which help lower-income households purchase a home, allow for lower downpayments than conventional loans. Although current interest rates are lower than assumed here, the gap between market and affordable prices indicates that ownership housing in Mountain View would still remain inaccessible for lower-income households, even adjusting for this factor.



As shown in Table 3.21, the maximum affordable sales price for a low-income, four-person household seeking to purchase a single-family home is \$280,300. In Mountain View, approximately three percent of three-bedroom homes sold on the market were under this price point. This analysis indicates that current market prices present a serious obstacle to single-family homeownership for lower-income households in area.

The maximum affordable sales price for condominiums is slightly lower than the price for single-family homes because monthly homeowners association (HOA) fees are factored into the calculation, thereby reducing the amount available for mortgage payments. The maximum affordable condominium sales price for a four-person low-income household is \$240,600. Approximately five percent of condominiums sold in Mountain View were within this price range, indicating that condominium ownership is also a challenge for lower-income households.

**Table 3.21: Affordability of Market Rate For-Sale Housing in Mountain View**

<b>Single-Family Residences</b>			
<b>Income Level (4-person household)</b>	<b>Income Limit (a)</b>	<b>Max. Affordable Sale Price (b)</b>	<b>Percent of 3-bdrm SFRs within Price Range (c)</b>
Extremely Low-Income (Up to 30% MFI)	\$31,850	\$105,100	0.0%
Very Low-Income (Up to 50% MFI)	\$53,050	\$175,100	0.9%
Low-Income (Up to 80% MFI)	\$84,900	\$280,300	2.8%
Median Sale Price (c)			\$814,500
Number of Units Sold (c)			107
<b>Condominiums and Townhomes</b>			
<b>Income Level (4-person household)</b>	<b>Income Limit (a)</b>	<b>Max. Affordable Sale Price (b)</b>	<b>Percent of 3-bdrm Condos within Price Range (c)</b>
Extremely Low-Income (Up to 30% MFI)	\$31,850	\$65,500	0.0%
Very Low-Income (Up to 50% MFI)	\$53,050	\$135,500	0.0%
Low-Income (Up to 80% MFI)	\$84,900	\$240,600	5.0%
Median Sale Price (c)			\$641,000
Number of Units Sold (c)			80

**Notes:**

(a) Income limits published by U.S. Department of Housing and Urban Development for four-person household in Santa Clara County, 2009.

(b) Assumptions used to calculate affordable sales price:

Annual Interest Rate (Fixed)	6.53%	Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Ten-year average.
Term of mortgage (Years)	30	
Percent of sale price as down payment	5%	
Initial property tax (annual)	1.00%	
Mortgage Insurance as percent of loan amount	0.78%	Private Mortgage Insurance Website, fixed 30-year mortgage.
Annual homeowner's insurance rate as percent of sale	0.12%	CA Dept. of Insurance website, based on average of all quotes, assuming \$150,000 of coverage and a 26-40 year old home.
Homeowners Association Fee (monthly)	\$300	
PITI = Principal, Interest, Taxes, and Insurance		
Percent of household income available for PITI	30.00%	

(c) Analysis based on all full and verified sales of three-bedroom units between April 28, 2009 and December 31, 2009.

Sources: U.S. HUD, 2009; DataQuick, 2010; BAE, 2010.

In considering this analysis, it is important to note that credit markets have tightened in tandem with the decline in home values. As such, although homes may have become slightly more affordable in recent years, lender requirements for a minimum down payment or credit score may present a greater obstacle for buyers today. More accessible home loan products are available, including Federal Housing Administration (FHA) loans. FHA loans are insured by the federal government, and have traditionally allowed lower-income households to purchase a home that they could not otherwise afford. However, interviews with lenders suggest that many households are not aware of these programs. Moreover, many loan officers prefer to focus on conventional mortgages because of the added time and effort associated with processing and securing approval on a FHA loan.<sup>11</sup>

<sup>11</sup> Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

**Rental Housing.** Table 3.22 compares the maximum affordable monthly rent with the average market rents in Mountain View for households of various sizes. Maximum affordable monthly rents assumed that households pay 30 percent of their gross income on rent and utilities.

In Mountain View, the maximum affordable monthly rent for low-income households exceeded the average monthly rent during the second quarter of 2009. However, the average market rate rent far exceeds the maximum affordable rent for very low- and extremely low-income households. These households would need to spend substantially more than 30 percent of their gross income to afford market rate rental housing.

For the 2010-2015 Consolidated Plan period, Mountain View's housing priority will continue to be the creation of subsidized rental housing for lower-income households, especially extremely low- and very low- income households where the need is the greatest.

**Table 3.22: Affordability of Market Rate Rental Housing in Mountain View**

	Household Size (a)			
	1 person	2 person	3 person	4 person
<b>Average Market Rate Rent (b)</b>				
Mountain View	\$1,375	\$1,375	\$1,528	\$2,241
<b>Maximum Affordable Monthly Rent</b>				
<b>Extremely Low Income (30% AMI)</b>				
Household Income (c)	\$22,300	\$25,500	\$28,650	\$31,850
Max. Affordable Monthly Rent (d)	\$445	\$525	\$587	\$620
Monthly Affordability Gap (e)	\$931	\$851	\$941	\$1,621
<b>Very Low Income (50% AMI)</b>				
Household Income (c)	\$37,150	\$42,450	\$47,750	\$53,050
Max. Affordable Monthly Rent (d)	\$816	\$948	\$1,065	\$1,150
Monthly Affordability Gap (e)	\$559	\$427	\$463	\$1,091
<b>Low Income (80% AMI)</b>				
Household Income (c)	\$59,400	\$67,900	\$76,400	\$84,900
Max. Affordable Monthly Rent (d)	\$1,372	\$1,585	\$1,781	\$1,947
Monthly Affordability Gap (e)	\$3	N/A	N/A	\$295

**Notes:**

(a) The following unit sizes are assumed based on household size:

1 person - 1 bedroom/1 bathroom

2 person - 1 bedroom/1 bathroom

3 person - 2 bedroom/1 bathroom

4 person - 3 bedroom/2 bathrooms

(b) Reported by Real Facts for 2Q 2009.

(c) Household income published by the U.S. Department of Housing and Urban Development for Santa Clara County, 2009

(d) Assumes 30 percent of income spent on rent and utilities. Utility costs based on utility allowance for multifamily dwelling established by Housing Authority of the County of Santa Clara.

(e) Monthly affordability gap is average monthly rent minus max. affordable rent.

Sources: U.S. Dept. of Housing and Urban Development, 2009; RealFacts, 2009; Housing Authority of the County of Santa Clara, 2009; BAE, 2010.

### **Overpayment**

According to HUD standards, a household is considered “cost-burdened” (i.e., overpaying for housing) if it spends more than 30 percent of gross income on housing-related costs. Households are “severely cost burdened” if they pay more than 50 percent of their income on housing costs. The 2000 Census reports that 32 percent of renters and 29 percent of homeowners were overpaying for housing in Mountain View. Throughout Santa Clara County, 36 percent of renters and 28 percent of homeowners were cost-burdened in 2000.

The housing cost burden is particularly pronounced for extremely low- and very low-income households. In 2000, 59 percent of extremely low-income renters and 37 very low-income renters were severely cost burdened. This finding is consistent with the analysis of the local housing market discussed above, which revealed that market rate rents and prices generally exceed the capacity of lower-income households.

During the current economic downturn, the rate of overpayment may have increased due to rising unemployment. Unfortunately, more recent data on overpayment is unavailable.

**Table 3.23: Overpayment by Income Group and Household Type, Mountain View, 2000**

	Renters					Owners					Total Households
	Elderly 1 & 2 member Households	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other Households	Total Renters	Elderly 1 & 2 member Households	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other Household	Total Owners	
<b>HH Income &lt;=50% MFI</b>	<b>1,036</b>	<b>1,223</b>	<b>556</b>	<b>1,635</b>	<b>4,450</b>	<b>1,292</b>	<b>284</b>	<b>80</b>	<b>274</b>	<b>1,930</b>	<b>6,380</b>
<b>HH Income &lt;=30% MFI</b>	<b>712</b>	<b>514</b>	<b>269</b>	<b>1,045</b>	<b>2,540</b>	<b>598</b>	<b>119</b>	<b>20</b>	<b>169</b>	<b>906</b>	<b>3,446</b>
% with any housing problems	57%	82%	99%	80%	76%	64%	75%	100%	73%	68%	74%
% Cost Burden >30%	54%	79%	91%	77%	72%	64%	75%	100%	73%	68%	71%
% Cost Burden >50%	31%	64%	76%	70%	59%	35%	62%	100%	73%	47%	56%
<b>HH Income &gt;30% to &lt;=50% MFI</b>	<b>324</b>	<b>709</b>	<b>287</b>	<b>590</b>	<b>1,910</b>	<b>694</b>	<b>165</b>	<b>60</b>	<b>105</b>	<b>1,024</b>	<b>2,934</b>
% with any housing problems	76%	93%	91%	93%	90%	37%	76%	83%	71%	49%	76%
% Cost Burden >30%	73%	85%	69%	93%	83%	36%	76%	83%	71%	49%	71%
% Cost Burden >50%	43%	40%	7%	46%	37%	12%	58%	50%	57%	26%	33%
<b>HH Income &gt;50 to &lt;=80% MFI</b>	<b>182</b>	<b>620</b>	<b>235</b>	<b>1,105</b>	<b>2,142</b>	<b>350</b>	<b>194</b>	<b>49</b>	<b>235</b>	<b>828</b>	<b>2,970</b>
% with any housing problems	48%	80%	92%	69%	73%	24%	67%	49%	60%	46%	65%
% Cost Burden >30%	46%	58%	15%	68%	58%	24%	64%	49%	60%	45%	54%
% Cost Burden >50%	22%	2%	0%	12%	9%	4%	52%	8%	17%	19%	12%
<b>HH Income &gt;80% MFI</b>	<b>432</b>	<b>4,225</b>	<b>565</b>	<b>6,395</b>	<b>11,617</b>	<b>1,694</b>	<b>5,060</b>	<b>594</b>	<b>2,810</b>	<b>10,158</b>	<b>21,775</b>
% with any housing problems	29%	26%	83%	13%	22%	14%	24%	41%	31%	25%	23%
% Cost Burden >30%	29%	8%	5%	10%	10%	14%	20%	23%	30%	22%	15%
% Cost Burden >50%	8%	0%	0%	1%	1%	3%	3%	1%	4%	3%	2%
<b>Total Households</b>	<b>1,650</b>	<b>6,068</b>	<b>1,356</b>	<b>9,135</b>	<b>18,209</b>	<b>3,336</b>	<b>5,538</b>	<b>723</b>	<b>3,319</b>	<b>12,916</b>	<b>31,125</b>
% with any housing problems	53%	44%	89%	33%	43%	29%	28%	47%	36%	31%	38%
% Cost Burden >30	50%	28%	38%	30%	32%	28%	24%	32%	36%	29%	31%
% Cost Burden >50	26%	10%	17%	13%	14%	11%	8%	8%	10%	9%	12%

**Definitions:**

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs.

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy

(CHAS) special tabulations from Census 2000; BAE, 2009.

### ***Housing Need by Race***

HUD requires an analysis of any racial or ethnic groups that have a disproportionately greater housing need. For the purpose of this analysis, housing need is defined as paying more than 30 percent of income towards housing costs, overcrowding, and/or lacking complete kitchen or plumbing facilities (i.e., HUD-identified “housing problems”). Table 3.24 examines this issue, detailing the share of households with housing problems at each income level, by race. Per HUD’s definition, a disproportionately greater need exists when members of a particular racial/ethnic group have at least 10 percent greater need than persons in the income category as a whole. According to this definition, Hispanic households and low-income Asian households had a disproportionately greater housing need in Mountain View. In addition, lower-income Black households, very low-income Native American households, and extremely low-income Pacific Islander households exhibited disproportionate housing need. The small population in Mountain View for these groups may skew data. The higher percentages of persons with housing problems for the lower income households across all racial categories suggest that affordability continues to be a key issue. For City-funded affordable housing developments, the City requires the developer to submit an Affirmative Marketing Plan. The Plan must clearly identify steps the developer/property owner will take to outreach to racial and ethnic minorities, disabled and special needs households, in addition to the targeted income groups, when advertising vacant units.

**Table 3.24: Housing Need by Race, Mountain View, 2000 (a)**

	White	Black	Hispanic	Native American	Asian	Pacific Islander	Total (a)
1. Household Income <=50% MFI	3,485	171	1,184	15	1,260	24	6,380
2. Household Income <=30% MFI	1,890	88	634	0	705	10	3,446
% with any housing problems	68.3%	95.5%	85.8%	N/A	75.9%	100.0%	73.9%
3. Household Income >30 to <=50% MFI	1,595	83	550	15	555	14	2,934
% with any housing problems	69.9%	90.4%	84.5%	100.0%	77.5%	71.4%	75.7%
4. Household Income >50 to <=80% MFI	1,870	139	468	0	455	0	2,970
% with any housing problems	58.0%	75.5%	79.7%	N/A	79.1%	N/A	65.3%
5. Household Income >80% MFI	14,700	430	1,580	78	4,405	36	21,775
% with any housing problems	19.1%	18.6%	41.5%	12.8%	29.2%	22.2%	23.2%
6. Total Households	20,055	740	3,232	93	6,120	60	31,125
% with any housing problems	31.4%	46.5%	63.0%	26.9%	42.6%	46.7%	37.8%

Notes:

(a) Total includes other racial/ethnic groups not presented in this table.

Sources: HUD, State of the Cities Data System: Comprehensive Housing

Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2010.

### ***Overcrowding***

A lack of affordable housing can result in overcrowded households. The U.S. Census defines “overcrowding” as more than one person per room, excluding bathrooms and kitchens. Table 3.25 shows the overcrowding rate among renters and owners in Mountain View and Santa Clara County. In 2000, approximately 11 percent of all households in Mountain View were overcrowded. Overcrowding was substantially higher among renters than owners, with 17 percent of renters and four percent of owner households living in overcrowded situations. Overcrowding was more prevalent in the County, with 14 percent of all households living in overcrowded situations.

As with overpayment, rising unemployment and foreclosures during the ongoing recession may contribute to greater overcrowding rates. However, more current data on overcrowding due to these factors is unavailable.

**Table 3.25: Overcrowding, 2000**

Households	Mountain View	Santa Clara County
Owners	3.7%	8.2%
Renters	16.7%	23.3%
<b>All Households</b>	<b>11.3%</b>	<b>14.3%</b>

Sources: U.S. Census, SF3 H20, 2000; BAE, 2009.

### Foreclosures

Due to a variety of interrelated factors, including an increase in subprime lending activity in recent years, California and the nation are currently undergoing an unprecedented wave of foreclosures. During the third quarter of 2009, 50 homeowners in Mountain View and 4,095 countywide received notices of default, the first step in the foreclosure process. For Mountain View, this is more than three times the number of notices of default issued during the third quarter of 2008. In addition, 11 filings for bank owned properties in the City of Mountain View and 830 in the County were recorded by the County Assessor in the third quarter of 2009, a signal that these homes were lost to foreclosure.

Table 3.26 shows a breakdown of notices of default and bank owned properties in Mountain View by zip code while Figure 3.8 illustrates the zip code boundaries in the City. In the third quarter of 2009, 54 percent of the notices of default in Mountain View were issued in zip code 94043, the largest zip code encompassing the area north of Central Expressway. The distribution of notices of default is roughly proportional to the size of the zip codes in Mountain View, suggesting that notices of default are not concentrated in particular neighborhoods in the City.

**Table 3.26: Foreclosure Filings, Q3 2008 and Q3 2009**

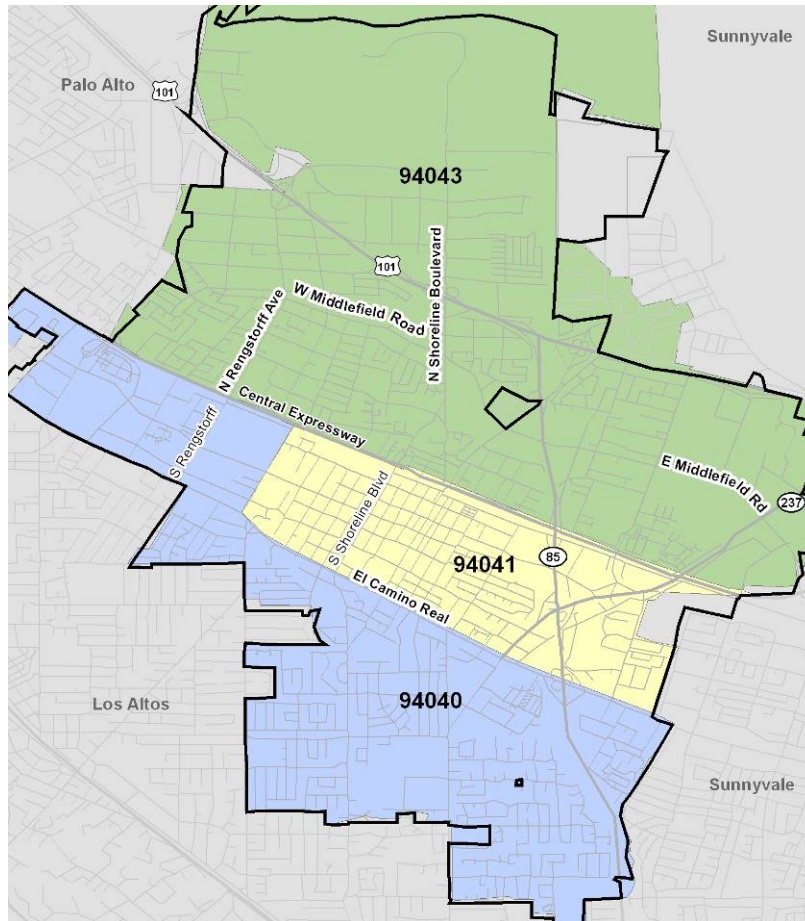
	Notices of Default			Bank Owned Properties		
	Q3 2008	Q3 2009	% Change	Q3 2008	Q3 2009	% Change
Santa Clara County	2,810	4,095		1,845	830	-55%
Mountain View	15	50	233%	14	11	-21%

#### Mountain View by Zip Code

	Notices of Default			Bank Owned Properties		
	Q3 2008	Q3 2009	% of City	Q3 2008	Q3 2009	% of City
94040	4	15	30%	4	7	64%
94041	3	8	16%	3	1	9%
94043	8	27	54%	7	3	27%

Source: City of San Jose, 2009; BAE, 2009.



**Figure 3.8: Mountain View Zip Code Boundaries**

Two agencies provide foreclosure counseling for homeowners in Santa Clara County, including Mountain View: Project Sentinel and Neighborhood Housing Services of Santa Clara County. The two agencies provide homeowners that have received notices of default with mortgage counseling and, if they qualify, assist them in applying for mortgage loan modifications from their lenders.

In general, Mountain View has remained relatively unscathed by the foreclosure crisis, compared to other parts of Santa Clara County, thanks to the more stable home values and greater housing demand in the area. In a stronger residential market such as Mountain View, households unable to make mortgage payments have a greater ability to sell their properties rather than undergo foreclosure. Moreover, the high housing prices during the peak of the market effectively prevented many at-risk buyers from purchasing a home in Mountain View, even with the volatile mortgage products that contributed to the foreclosure crisis.

## 3.6 Assisted Housing

### ***Subsidized Housing***

There are 12 subsidized rental housing developments in Mountain View with a total of 1,077 subsidized units. This number represents approximately six percent of all rental units in the City. Table 3.27 presents an inventory of the affordable housing developments in the City while Figure 3.9 illustrates the locations of these projects in Mountain View.

These subsidized developments are supported by a variety of federal, State, and local programs that subsidize rental housing for lower-income households. Mountain View contributed CDBG and HOME funds to 10 of the 12 sites. Other funding sources include low-income housing tax credits, project-based Section 8, and redevelopment agency Housing Set-Aside funds, among others. Housing developments which receive financial assistance through these various programs must remain affordable for a specified amount of time. Table 3.27 also indicates when the affordability requirements for each project expire.

Mountain View continues to support affordable housing projects in the City. A new affordable housing development will be built on a 1.03-acre City-owned property in the downtown at the corner of Evelyn Avenue and Franklin Street near transit, services and jobs. The City will execute a long-term ground lease with the project's developer and will provide between \$8 million and \$9 million in local housing funds and federal block grant funds to help subsidize the project. When complete in fall 2012, the development will provide up to 51 family rental units affordable to lower-income families.

Mountain View's inventory of subsidized housing is geographically distributed throughout the entire City. This distribution has occurred primarily due to infill development opportunities and the redevelopment of existing residential sites, since land suitable for residential development is scarce. As shown in Figure 3.10, the subsidized housing sites are not concentrated in areas of minority concentration, a positive indicator of efforts to reduce segregation in the community.

**Table 3.27: Subsidized Rental Housing, Mountain View, 2009**

Development	Total Units	Subsidized Units	Units for Seniors	Income Targeting per Regulatory Agreements (a)		Expiration Year (b)	Funding Source (c)
				Very Low	Low		
<b>Ginzton Terrace</b>	107	105	107	53		2048	LIHTC
375 Oaktree Drive					107	2013	CDBG
					107	2023	CCRC
<b>San Veron Park</b>	32	32	3	21	32		HUD
841 San Veron Ave.					3	2044	HOME
<b>Sierra Vista I</b>	34	34	0	34	0	2032	CDBG
1909 Hackett Ave.							
<b>Paulson Park Apts. I</b>	149	148	148		60	2029	LIHTC
90 Sierra Vista Ave./1929 Hackett				8		2073	HOME
				146		2034	CDBG
<b>Paulson Park Apts. II</b>	104	104	104	103		2063	CDBG
111 Montebello Avenue				11		2063	HOME
<b>Fairchild Apts.</b>	18	12	0	12	0	2034	HUD
159 Fairchild Drive							
<b>The Fountains</b>	124	123	123		112	2019	LIHTC
2005 San Ramon Ave.				84	9	2044	HOME
<b>Maryce Freelen Place</b>	74	74	0	74		2044	CDBG
2230 Latham Street				4		2025	HOME
					30	2027	LIHTC
<b>Monte Vista Terrace</b>	150	149	135		60	2060	LIHTC
1101 Grant Road							
<b>San Antonio Place</b>	120	120	0	118	2	2052	CDBG
210 San Antonio Circle						2057	HOME
<b>Shorebreeze Apts.</b>	120	120	72	5	5	2027	HOME
460 N. Shoreline Blvd.				69	69	Life of Project	CDBG
					48	2027	LIHTC
<b>Tyrella Gardens</b>	56	56	8		34	2058	CDBG
449 Tyrella Ave.				16	39	2059	LIHTC
<b>TOTAL</b>	<b>1,088</b>	<b>1,077</b>	<b>700</b>				

## Notes:

(a) Very low-income units serve households earning up to 50 percent of AMI. Low-income units serve households earning up to 66 percent of AMI. Does not sum to total units because of varying affordability requirements per regulatory agreement.

(b) Expiration year refers to the year at which affordability requirements associated with various funding sources end and the units could be converted to market rate.

(c) Funding source definitions:

LIHTC - Low Income Housing Tax Credits

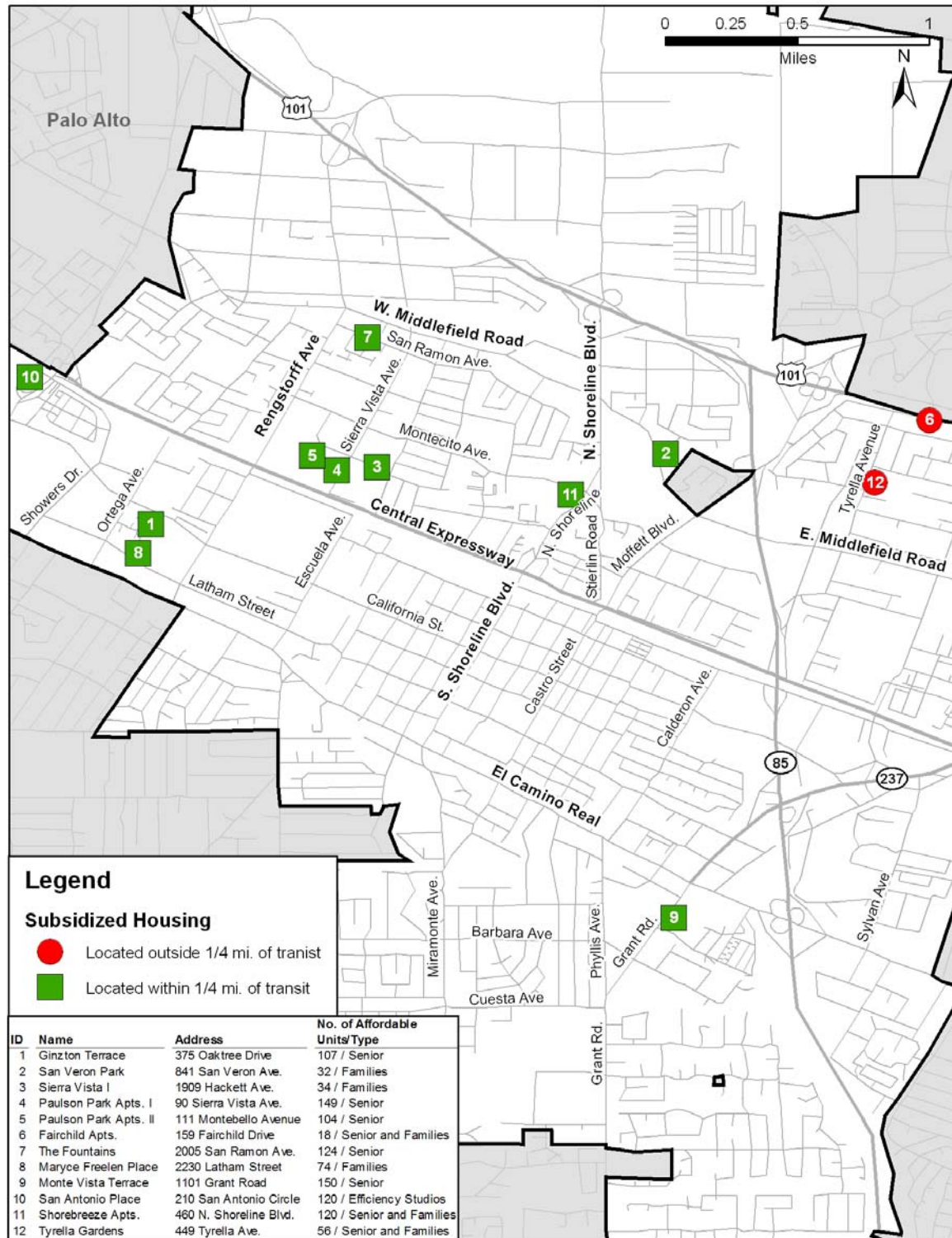
HUD - Department of Housing and Urban Development

Sources: City of Mountain View, 2010; BAE, 2010

CDBG - Community Development Block Grant

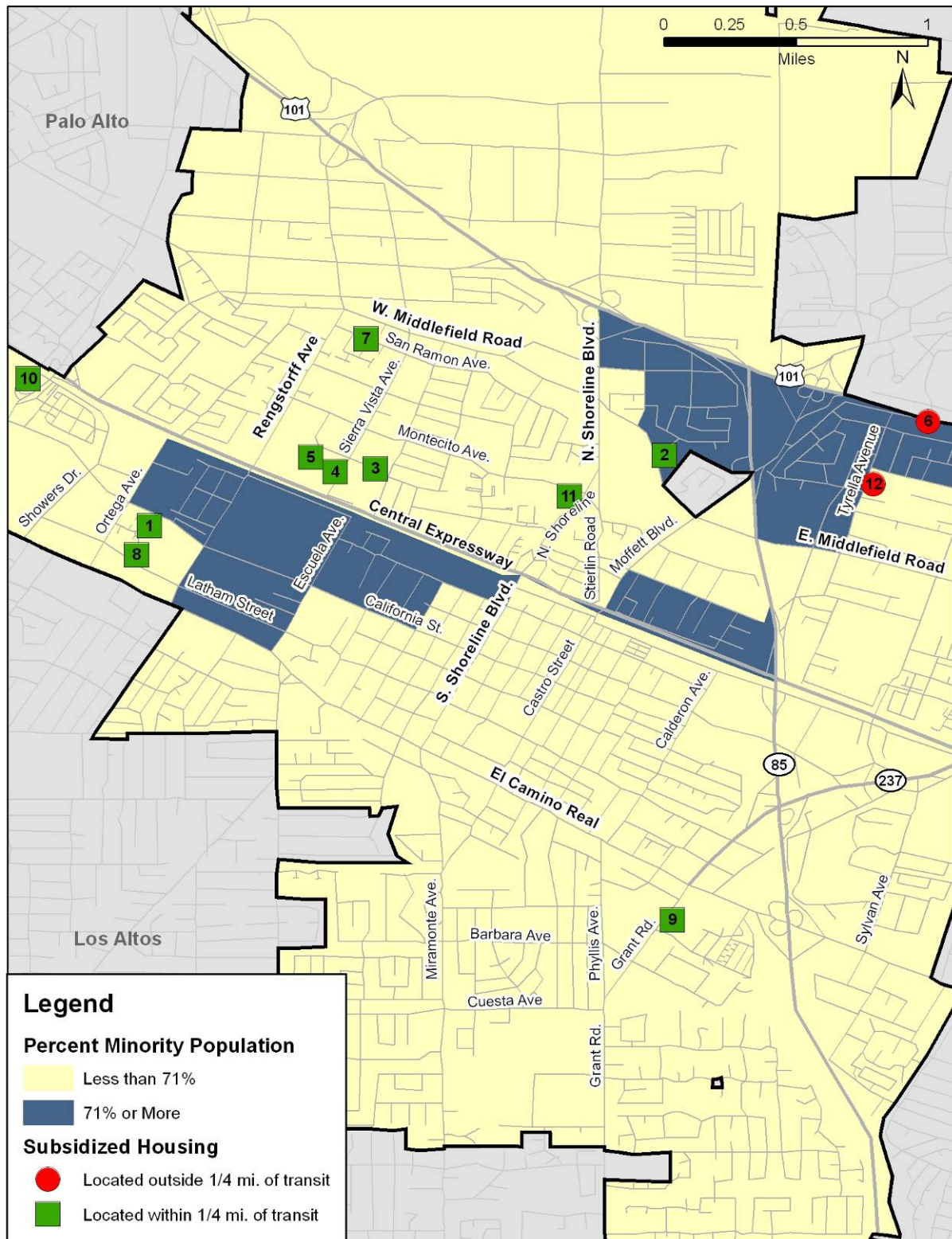
CCRC - CA Community Reinvestment Corporation

HOME - HOME Program Funding

**Figure 3.9: Subsidized Rental Housing in Mountain View**

Sources: City of Mountain View, 2010; BAE, 2010.



**Figure 3.10: Subsidized Rental Housing and Areas of Minority Concentration in Mountain View**

Sources: City of Mountain View, 2010; BAE, 2010.

## Section 8

Lower-income households in Mountain View also receive rental assistance through the countywide Section 8 Voucher program, which is funded through HUD and administered by the Housing Authority of the County of Santa Clara (HACSC).<sup>12</sup> Under the voucher program, HACSC issues a voucher to an eligible household and the household selects a unit of its choice. Under this program, tenants pay 30 percent of their monthly income while HACSC pays the remaining share up to an established limit. Santa Clara County residents receive preference over non-residents when applying for Section 8 vouchers. HUD also provides project-based Section 8 vouchers associated with particular developments.

As shown in Table 3.28, there were 744 households with Section 8 vouchers residing in Mountain View in 2009. This includes 378 tenant-based vouchers and 366 project-based vouchers. Countywide there were over 21,630 tenant- and project-based Section 8 vouchers. As of October 2009, there were 53,369 households on the Section 8 waiting list in Santa Clara County.

**Table 3.28: Project- and Tenant-Based Section 8 Vouchers**

	Section 8		Section 8 Total
	Tenant- Based	Project- Based (a)	
Mountain View	378	366	744
Santa Clara County Total	15,839	5,791	21,630
<b>Section 8 Waiting List (b)</b>			<b>53,369</b>

Note:

(a) Project-based Section 8 vouchers include those issued by HACSC in addition to those issued through HUD's Section 8 Multifamily Program.

(b) Waitlist and Section 8 data current through October 5, 2009.

Sources: Housing Authority of the County of Santa Clara, 2009; Section 8 Multifamily Program Vouchers, HUD, Region IX, October 2009; BAE, 2009.

## Inventory of Facilities and Services for Special Needs Populations

Individuals with special needs, including the elderly or persons with physical or mental disabilities, need access to suitable housing in their communities. This segment of the population often needs affordable housing that is located near public transportation, services, and shopping. Persons with disabilities may require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations. Depending on the severity of the disability and support program regulations and reimbursement levels, people may live independently with some assistance in their own homes, or may live in assisted living or other special care facilities.

Table 3.29 shows the number and capacity of licensed community care facilities in the City and County while Figure 3.11 shows the location of these facilities. These licensed facilities are

<sup>12</sup> HACSC administers and manages the Section 8 program for the City of San José Housing Authority.

defined by the California Department of Social Services, Community Care Licensing Division:

- **Adult Residential Facilities (ARF)** provide 24-hour non-medical care for adults ages 18 years through 59 years old, who are unable to provide for their own daily needs. ARFs include board and care homes for adults with developmental disabilities and mental illnesses.
- **Residential Care Facilities for the Elderly (RCFE)** provide care, supervision, and assistance with daily living activities, such as bathing and grooming.
- **Group Homes** provide 24-hour non-medical care and supervision to children. Services include social, psychological, and behavioral programs for troubled youth.
- **Small Family Homes (SFH)** provide 24-hour care in the licensee's family residence for six or fewer children who require special supervision as a result of a mental or developmental disability or physical handicap.

As shown in Table 3.29, there are 20 licensed care facilities with capacity to accommodate approximately 187 individuals within Mountain View. Countywide, there are 715 facilities with 11,415 beds. Many of the countywide facilities located outside of Mountain View may also serve Mountain View residents.

The community care facilities in Mountain View are distributed geographically across the entire City. As shown in Figure 3.12, community care facilities are not disproportionately located in areas of minority concentration.

In addition, to these facilities, there are six subsidized independent living facilities for seniors in Mountain View (refer to Table 3.27 above). There are also a wide variety of programs to assist special needs populations, homeless individuals and families, and individuals and families threatened with homelessness. Many programs target specific groups such as youth, veterans, or persons with HIV/AIDS. Appendix E provides a complete inventory of services for special needs and homeless populations in Santa Clara County.

**Table 3.29: Licensed Community Care Facilities in Mountain View, 2009**

Type	Mountain View		Santa Clara County	
	Facilities	Beds	Facilities	Beds
Adult Residential	2	21	283	2,181
Residential Care for the Elderly	16	152	371	8,677
Group Homes	2	14	57	535
Small Family Homes	-	-	4	22
<b>Total</b>	<b>20</b>	<b>187</b>	<b>715</b>	<b>11,415</b>

Notes:

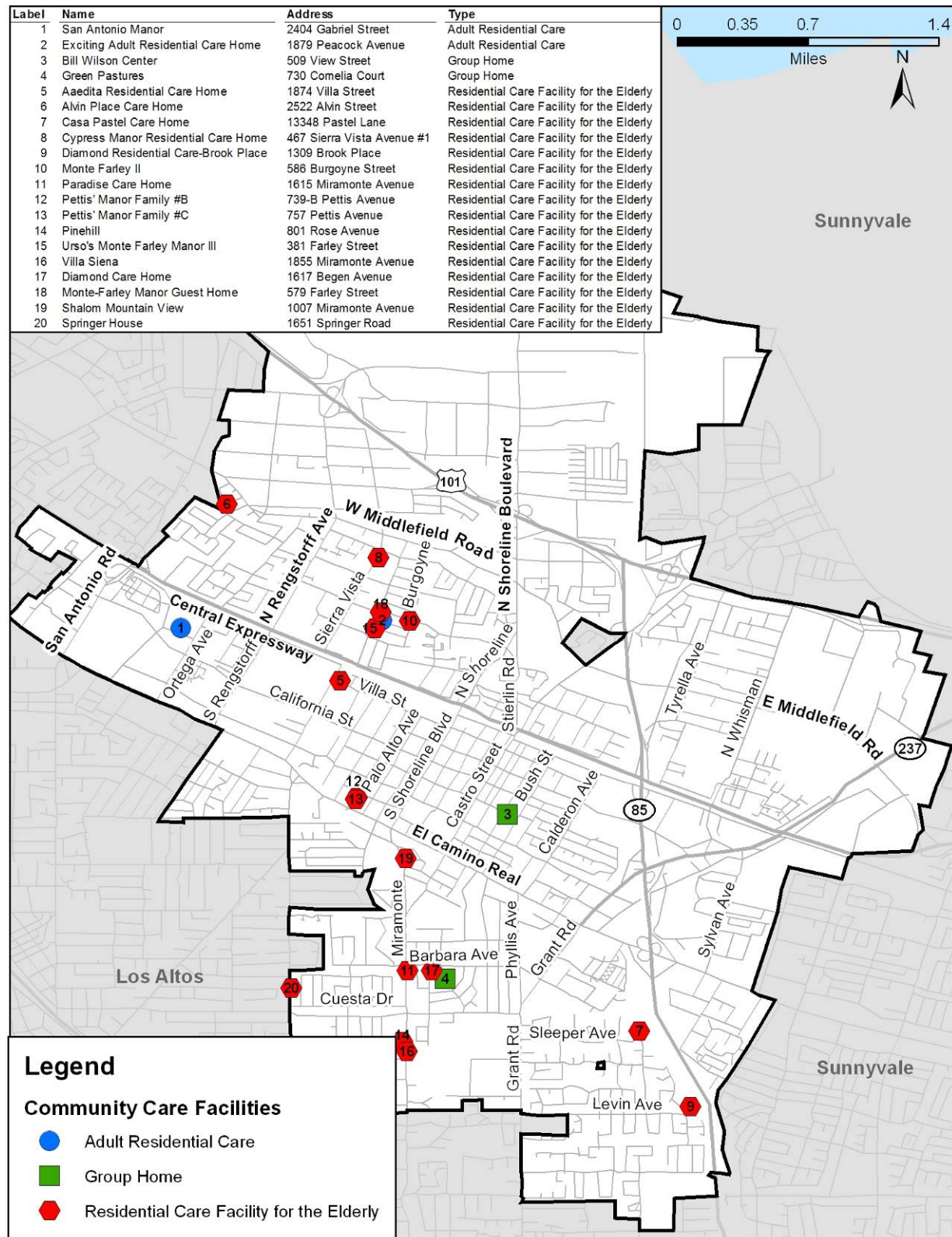
(a) Adult Residential Facilities provide 24-hour non-medical care or adults who are unable to provide for their own daily needs.

(b) Residential Care Facilities for the Elderly provide care, supervision, and assistance with daily living activities.

(c) Group homes provide non-medical care and supervision to children.

(d) Small Family Homes provide twenty-four hour care in the licensee's family residence for six or fewer children who require special care and supervision due to mental or developmental disabilities or physical handicap.

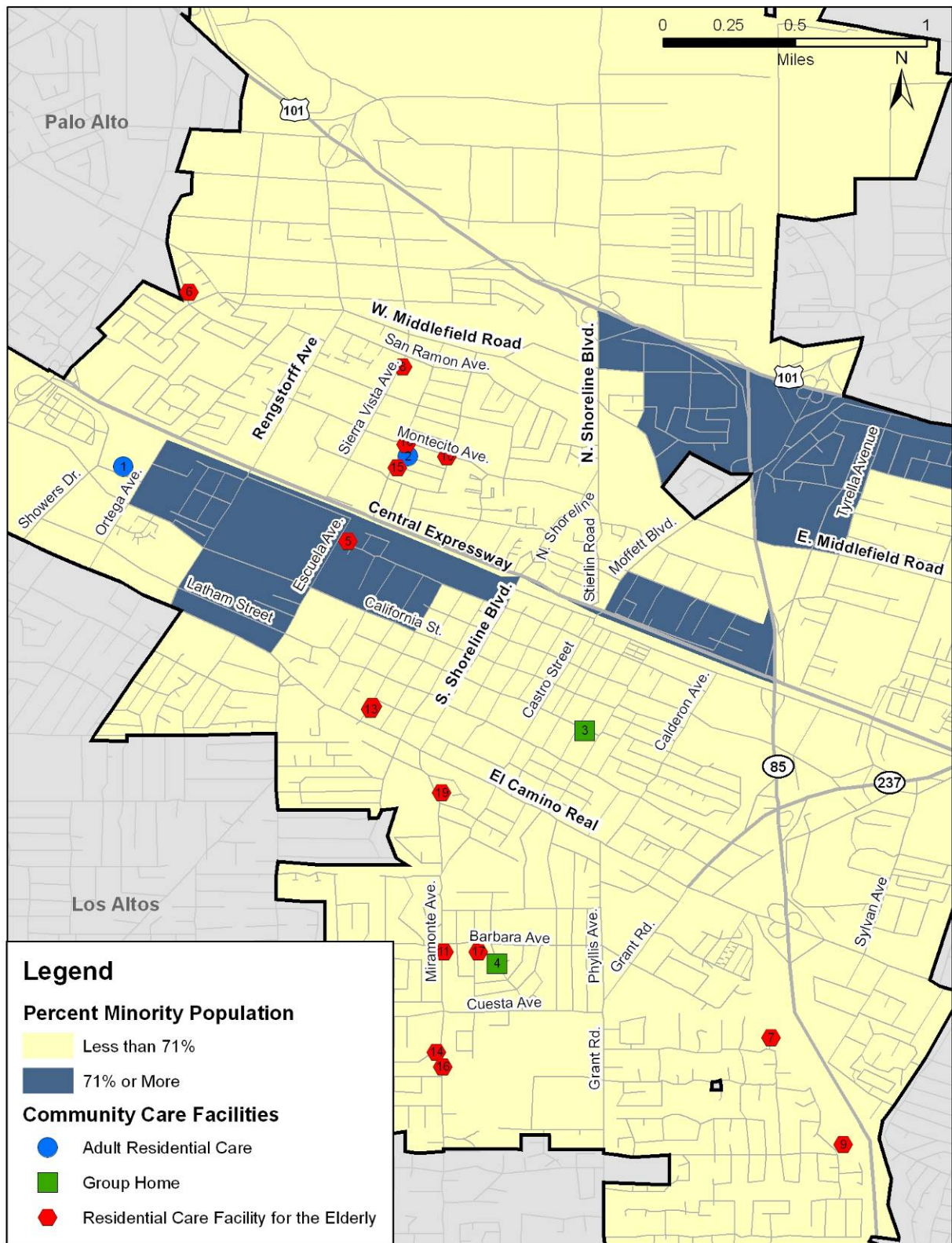
Sources: California Community Care Licensing Division, 2009; BAE, 2009

**Figure 3.11: Licensed Community Care Facilities in Mountain View, 2009**

Sources: California Community Care Licensing Division, 2009; BAE, 2010.



**Figure 3.12: Community Care Facilities and Areas of Minority Concentration in Mountain View**



Sources: California Community Care Licensing Division, 2009; BAE, 2010.

### 3.7 Existing Fair Housing Services

There are a number of fair housing agencies that serve Santa Clara County including:

- Asian Law Alliance,
- ECHO Housing
- Housing First
- Law Foundation of Silicon Valley/Fair Housing Law Project
- Legal Aid of Santa Clara County
- Project Sentinel
- Senior Adults Legal Assistance (SALA)

Since 2006, Project Sentinel has been Mountain View's fair housing services provider. Project Sentinel provides fair housing outreach, education, and investigation services for the City.

Chapter 6 of this AI provides more detailed information about fair housing activities in the City of Mountain View and Santa Clara County.

### 3.8 Linkages between Housing and Employment Centers

Impediments to fair housing choice may exist when poor linkages exist between the locations of major employers and affordable housing. Under these conditions, persons who depend on public transportation, such as lower-income households, seniors, and disabled persons, would be more limited in their housing options. As such, affordable housing developments and community care facilities should be located in transit accessible areas.

#### ***Public Transit***

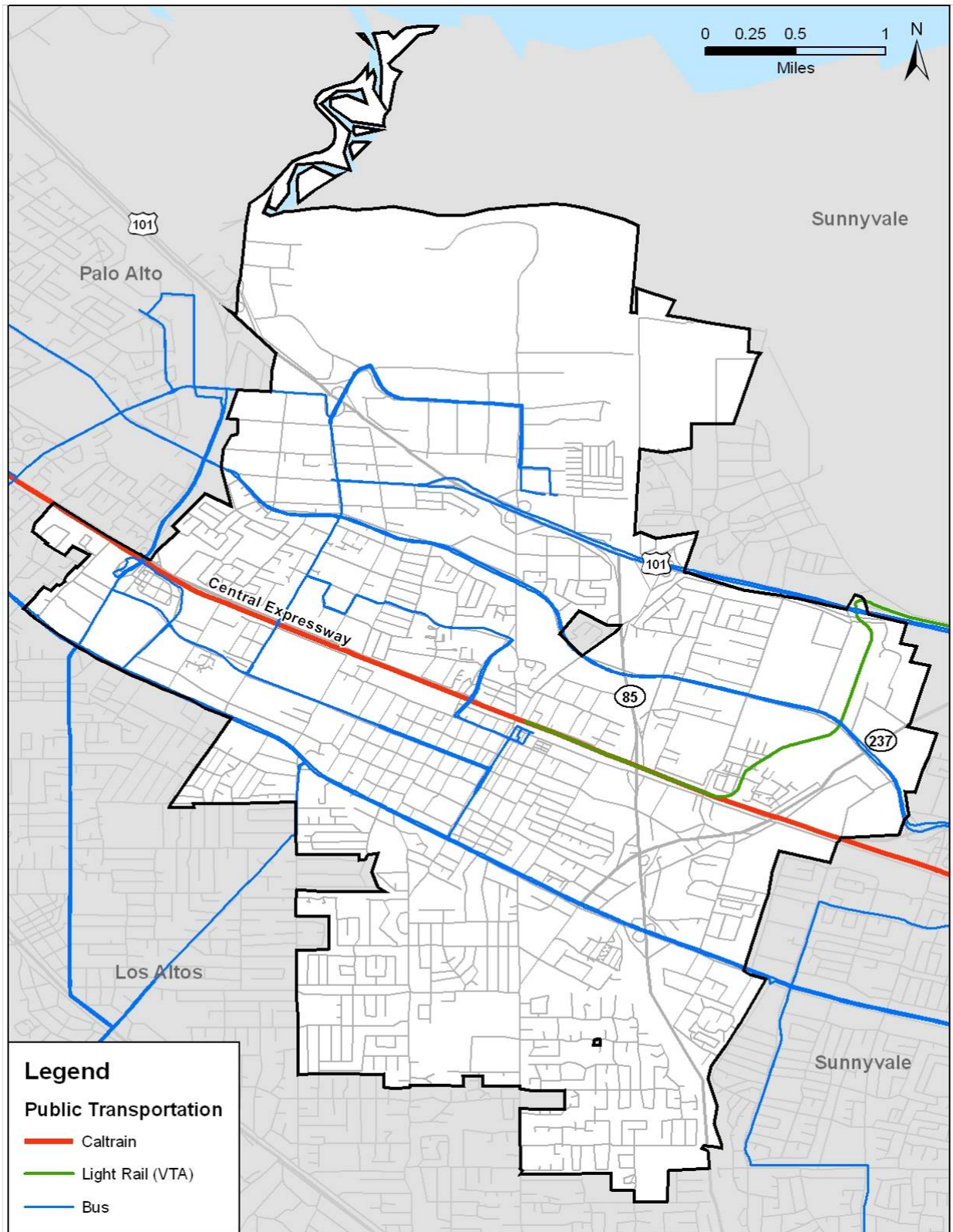
Several transit systems provide rail and bus service within Mountain View, as shown below. Figure 3.13 illustrates the public transit routes in the City.

**Valley Transportation Authority (VTA).** The VTA provides bus and light rail service throughout the County. This service includes 75 bus routes, three light rail lines, with total boardings of 34.5 million and 10.8 million, respectively, in Fiscal Year 2009.<sup>13</sup> The VTA also offers specialized accessible paratransit services to those eligible, as specified in the Americans with Disabilities Act. (Appendix 49 CFR37.123). VTA's Paratransit Program is operated under contract with Outreach, a private, non-profit paratransit broker.

**Caltrain.** Caltrain operates rail service between San Francisco and San Jose, with weekday commute-hour service to Gilroy. The line has 32 stations spanning Santa Clara, San Mateo, and San Francisco Counties, half of which are in Santa Clara County. Caltrain has 98 daily trains, and approximately 39,100 boardings annually. There are two Caltrain stations in the City of Mountain View.

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<sup>13</sup> [http://www.vta.org/services/vta\\_ridership.html](http://www.vta.org/services/vta_ridership.html)

**Figure 3.13: Mountain View Transit Systems**

Source: BAE, 2010.

***Major Employers, Housing, and Community Care Facilities***

Mountain View's inventory of subsidized housing and community care facilities are relatively well-connected to public transportation. Approximately 91 percent of subsidized housing facilities in the City are within a quarter-mile of a transit station or bus stop. In addition, 90 percent of the licensed community care facilities within Mountain View are located within a quarter-mile of public transportation.

The County's largest employment centers are also accessible by public transportation. A Geographic Information Systems (GIS) analysis of transit lines and major employers indicates that 21 of the 26 largest employers in the County are located within a quarter-mile of a transit station or bus stop.



## 4 Fair Housing Processes and Trends

This section outlines the federal fair housing complaint process and provides data on the number of fair housing complaints filed from HUD's Office of Fair Housing and Equal Opportunity (FHEO) and local complaints processed by Mountain View's fair housing provider.

It should be noted that complaints filed with HUD will automatically be filed with the California Department of Fair Employment and Housing (DFEH) as well. In most cases, HUD will send the complaint to the State DFEH for investigation as part of a contractual agreement between the two agencies. Similarly, if a complaint is filed with the State DFEH and is jurisdictional with HUD, it will be filed at the federal agency as well.

In addition to filing complaints directly with FHEO and the State DFEH, individuals may also file fair housing complaints with local fair housing service providers such as Project Sentinel. Over the past six years, 95 percent of fair housing complaints from Mountain View were processed directly by Project Sentinel, who also referred cases to HUD's FHEO and the State DFEH.

### 4.1 Fair Housing Complaint Process

#### ***Federal Complaint Process***

Fair housing rights are protected under the Fair Housing Act of 1968. Individuals may file complaints about violations with HUD or local fair housing providers through the following process:<sup>14</sup>

- **Intake.** Any entity, including individuals and community groups, can file fair housing complaints at no cost by telephone, mail, or via the internet. An intake specialist will interview the complainant, usually by telephone, and determine whether the matter is jurisdictional.
- **Filing.** If the local fair housing provider or HUD accepts the complaint for investigation, the investigator will draft a formal complaint and provide it to the complainant, typically by mail. The complainant must sign and return the form to HUD. HUD will then send the complaint to the respondent, who must submit an answer to HUD within 10 days.
- **Investigation.** As part of the investigation, the local provider or HUD will interview the complainant, the respondent and pertinent witnesses, as well as collect relevant documents and conduct onsite visits and audits (tests) when appropriate. Local providers refer some cases that warrant federal scrutiny to HUD. For these types of

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<sup>14</sup> U.S. Department of Housing and Urban Development, HUD's Title VIII Fair Housing Complaint Process, <http://www.hud.gov/offices/fheo/complaint-process.cfm>

cases, HUD has the authority to take depositions, issue subpoenas, conduct interrogations, and compel testimony or the submittal of documents. Local fair housing providers may take the same course of action by filing injunctions or similar complaints first with the courts.

- **Conciliation.** The Fair Housing Act requires HUD to bring the parties together to attempt conciliation. Most local fair housing agencies, including Project Sentinel, the City's fair housing provider, also prescribe to this process. The choice to conciliate the complaint is voluntary on the part of both parties. If a conciliation agreement is signed, the oversight agency will end its investigation.
- **No Cause Determination.** If HUD's or the fair housing provider's investigation finds no reasonable cause to believe that housing discrimination has occurred or is about to occur, it will issue a determination of no reasonable cause and close the case. Complainants who disagree with the decision may request reconsideration. If complainants disagree with a no cause determination in the reconsideration, the complainant can file a civil court action in the appropriate U.S. district court.
- **Cause Determination and Charge.** For cases filed with HUD, if the investigation finds reasonable cause to believe that discrimination has occurred or is about to occur, HUD will issue a determination of reasonable cause and charge the respondent with violating the law. A HUD Administrative Law Judge will then hear the case unless either party elects to have the case heard in federal civil court. Local fair housing providers may directly file their complaints in civil court.
- **Hearing in a U.S. District Court.** For federal cases filed by HUD or the local housing providers, the Department of Justice will commence a civil action on behalf of the complainant in U.S. District Court. If the court finds that a discriminatory housing practice has or is about to occur, the court can award actual and punitive damages as well as attorney fees.
- **Hearing before a HUD ALJ (For cases referred directly to HUD).** If neither party elects to go to federal court, a HUD ALJ will hear the case. An attorney from HUD will represent the complainant before the ALJ. The ALJ will decide the case and issue an initial decision. Either party may petition the initial decision to the Secretary of HUD for review.

## 4.2 Fair Housing Complaints

Table 4.1 summarizes fair housing complaint data obtained from HUD's Office of Fair Housing and Equal Opportunity (FHEO). Between 2004 and 2008, a total of 32 to 80 complaints were filed annually in Santa Clara County, with 52 reported through August 30, 2009. Between 2004 and August 30, 2009, a total of 22 fair housing complaints were filed in the City of Mountain View, accounting for approximately six percent of all complaints filed in the County during the same time period, roughly equivalent with the City's share of countywide households (5.3 percent). Between two complaints and six complaints were filed annually in Mountain View.

**Table 4.1: Fair Housing Complaints, 2004-YTD 2009**

	Year						Total Complaints
	2004	2005	2006	2007	2008	YTD 2009 (a)	
Mountain View	2	4	6	3	3	4	22
Santa Clara County	32	51	71	60	80	54	348

Notes:

(a) YTD 2009 data is current through August 30, 2009.

Sources: The Department of Fair Housing and Equal Opportunity, HUD San Francisco Regional Office, August 2009; BAE, 2009.

Table 4.2 provides data on the bases of the fair housing complaints filed in Mountain View. As shown, disability and race emerged as the most common bases for complaint, accounting for 40 percent and 24 percent, respectively, of all complaint bases between 2004 and August 2009. Family status also appeared as a common basis for complaints, appearing in 20 percent of all complaints. It should be noted that one housing complaint may include several bases for complaint.

**Table 4.2: Fair Housing Complaints by Bases, Mountain View, 2004-YTD 2009**

Basis	Year						Total Bases for Complaints (b)	Percent of Total
	2004	2005	2006	2007	2008	YTD 2009 (a)		
Race	0	0	2	2	0	2	6	24.0%
Color	0	0	0	0	0	0	0	0.0%
National Origin	0	0	0	0	0	1	1	4.0%
Sex	2	0	0	0	0	1	3	12.0%
Disability	0	2	3	2	1	2	10	40.0%
Religion	0	0	0	0	0	0	0	0.0%
Familial Status	0	2	1	0	2	0	5	20.0%
Retaliation	0	0	0	0	0	0	0	0.0%
<b>Total</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>4</b>	<b>3</b>	<b>6</b>	<b>25</b>	<b>100.0%</b>

Notes:

(a) YTD 2009 data is current through August 30, 2009.

(b) "Total Bases for Complaint" may not match total complaints filed because one housing complaint may contain several bases for complaint.

Sources: The Department of Fair Housing and Equal Opportunity, HUD San Francisco Regional Office, August 2009; BAE, 2009.

As shown in Table 4.3, approximately 27 percent of the complaints filed in Mountain View between 2004 and August 2009 were found to not have probable cause for fair housing violation. The largest proportion of complaints, 68 percent, were conciliated or resolved. Another five percent of cases were found by investigation to find reasonable cause that discrimination occurred.

**Table 4.3: Fair Housing Complaints by Resolution, Mountain View, 2004-YTD**

Basis	Year						Total Complaints	Percent of Total
	2004	2005	2006	2007	2008	YTD 2009 (a)		
Admin Closure	0	0	0	0	0	0	0	0.0%
Conciliated or Resolved	2	2	4	2	1	4	15	68.2%
No Cause	0	1	2	1	2	0	6	27.3%
Cause	0	1	0	0	0	0	1	4.5%
Referred and Closed by DOJ	0	0	0	0	0	0	0	0.0%
<b>Total</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>22</b>	<b>100.0%</b>

Notes:

(a) YTD 2009 data is current through August 30, 2009.

Sources: The Department of Fair Housing and Equal Opportunity, HUD San Francisco Regional Office, August 2009; BAE, 2009.

Table 4.4 contains a summary of the cases processed between July 2004 and June 2010 by Project Sentinel, the local fair housing provider. As shown, the majority of the cases, 48 percent, involved allegations of discrimination against persons with disabilities, followed by familial status with 27 percent and race/national origin with 19 percent of the total number of complaints.

**Table 4.4: Local Fair Housing Complaints by Type, Mountain View, 2004-2010**

Case Type	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	Total	Percent of Total
Disability	4	7	15	15	11	7	59	48.0%
Race	0	1	1	3	5	0	10	8.1%
National Origin	3	3	2	1	4	0	13	10.6%
Familial Status	6	12	5	3	1	6	33	26.8%
Sexual Orientation	0	0	0	2	0	0	2	1.6%
Marital Status	0	0	0	0	0	0	0	0.0%
Gender	1	0	0	0	0	0	1	0.8%
Income Source	0	0	0	0	0	0	0	0.0%
Age	0	0	1	0	0	0	1	0.8%
Religious	0	0	1	0	0	1	2	1.6%
Other	0	1	0	0	1	0	2	1.6%
<b>TOTAL</b>	<b>14</b>	<b>24</b>	<b>25</b>	<b>24</b>	<b>22</b>	<b>14</b>	<b>123</b>	<b>100.0%</b>

Sources: Project Sentinel, 2010; BAE, 2010.

Table 4.5 presents the resolution of the 123 cases investigated by Project Sentinel. Approximately 21 percent were conciliated and 27 percent were counseled. Only seven percent of the cases were referred to HUD or DFEH.



**Table 4.5: Local Fair Housing Complaints by Resolution, Mountain View, 2004-2010**

	<b>2004-05</b>	<b>2005-06</b>	<b>2006-07</b>	<b>2007-08</b>	<b>2008-09</b>	<b>2009-10</b>	<b>Total</b>	<b>Percent of Total</b>
Conciliated	3	2	8	5	6	2	26	21.1%
Counseled	5	8	2	7	7	4	33	26.8%
Educated	1	5	3	2	0	4	15	12.2%
Declined to Pursue	0	2	3	1	0	0	6	4.9%
Referral to HUD, DFEH, or Other	0	2	1	3	1	2	9	7.3%
Other	5	5	8	6	8	2	34	27.6%
<b>Total</b>	<b>14</b>	<b>24</b>	<b>25</b>	<b>24</b>	<b>22</b>	<b>14</b>	<b>123</b>	<b>100.0%</b>

Sources: Project Sentinel, 2010; BAE, 2010

## 5 Identification of Impediments to Fair Housing Choice

To document potential impediments to fair housing, interviews were conducted with local fair housing organizations such as Project Sentinel and the Law Foundation of Silicon Valley's Fair Housing Law Project. Local service providers and community members also provided input on housing needs at a series of four workshops. In addition, the City's Housing Element was reviewed for a discussion on each item below.<sup>15</sup>

### 5.1 Public Sector

Government regulations can affect housing availability and costs by limiting the supply of buildable land, setting standards and allowable densities for development, and exacting development fees. Publicly imposed constraints on housing supply can subsequently lead to fair housing concerns, as particular segments of the population lose access to affordable homes. This section examines these public sector constraints in more detail to evaluate their impact on fair housing choice in the City.

#### ***Local Land Use Controls and Regulations***

**Zoning Ordinance Restrictions.** The Mountain View Zoning Ordinance establishes development standards and densities for new housing in the City. These regulations include minimum lot sizes, maximum number of dwelling units per acre, lot width, setbacks, lot coverage, maximum building height, and minimum parking requirements. The City's Zoning Ordinance allows for a variety of housing types and is not considered a constraint to new housing production. The Ordinance has six zoning districts which allow for residential construction, including single-family, duplex, multifamily, high density multifamily, mobile homes, and mixed-use development. With the exception of caps on the number of efficiency units and condominium conversions, Mountain View does not maintain residential unit caps.

The Zoning Map is generally consistent with the City's current General Plan. However, it should be noted that Mountain View's General Plan is being updated, and the Zoning Map and Ordinance may change in response to the City's new General Plan.

**Efficiency Studio Regulations.** Efficiency studios, also known as single-room occupancy (SRO) units, often provide affordable housing opportunities for lower-income residents. Efficiency studios are allowed with a Conditional Use Permit in the CRA (Arterial Commercial-Residential) zoning district and with a planned community permit in areas of the Downtown Precise Plan area that specifically lists efficiency studios as a permitted or provisional use. Mountain View's Zoning Ordinance establishes development standards for efficiency studios.

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<sup>15</sup> Per State law, California jurisdictions must prepare a Housing Element every five to seven years to analyze local housing needs, and provide strategies and actions to address these needs. Housing Elements are discussed in more detail subsequently in this section.

Section A36.42.080 of the Mountain View Zoning Ordinance establishes a limitation on the number of new efficiency studio units built in the City. A maximum of 180 new efficiency studios may be brought into service after December 24, 1992.

Since the limit was established, 118 efficiency units have been developed as part of the San Antonio Place project, which was completed in 2006. There is a program in the City's recent Housing Element Update to examine raising or eliminating the cap on efficiency units via an amendment to the Zoning Ordinance. The goals and objectives of the Housing Element will be implemented over the next five years, so review of a possible zoning ordinance amendment will be reviewed during that time.

**Second Unit Regulations.** Second units, also known as accessory dwelling units (ADUs), are self-contained apartments with a kitchen, bathroom, and sleeping facilities that are attached to a single-family residence or located on the same property as the principal residence. Due to their smaller sizes, second units could provide affordable housing opportunities for lower-income households, seniors, and/or disabled individuals. Local land use regulations that constrain the development of second units may therefore negatively impact housing for those populations.

State law requires local jurisdictions to either adopt ordinances that establish the conditions under which second units will be permitted or to follow the State law provisions governing second units (Government Code, Section 65852.2). Cities typically establish regulations governing the size, location, and parking of second units. No local jurisdiction can adopt an ordinance that totally precludes the development of second units unless the ordinance contains findings acknowledging that allowing second units may limit housing opportunities of the region and result in adverse impacts on public health, safety, and welfare. Furthermore, AB 1866 amended the State's second unit law in 2003, requiring jurisdictions to use a ministerial, rather than discretionary process, for approving second units.

In compliance with State law, the City of Mountain View allows second (Companion) units in the R1 (Single-Family Residential) district. There are lot size restrictions and impact fees associated with the development of Companion units that may act as constraints to their production, however, since 2004, there have been five new companion units constructed.

**Regulations Governing Emergency Shelters, Transitional Housing, and Supportive Housing.** Local land use controls can constrain the availability of emergency shelters, supportive housing, and transitional housing for homeless individuals if these uses are not permitted in any zoning district or if additional discretionary permits are required for their approval. SB2, a State law that became effective on January 1, 2008, seeks to address this potential constraint by strengthening planning requirements around emergency shelters and transitional housing. The law requires all jurisdictions to identify a zone where emergency shelters are permitted by right without a conditional use permit or other discretionary permit. Additionally, transitional and permanent supportive housing must be considered a residential use only subject to restrictions that apply to other same-type residential uses in the same

zone.<sup>16</sup>

Emergency shelters for the homeless, food kitchens, and other temporary or emergency personal relief services are allowed in all zoning districts for up to 35 days with a Temporary Use Permit. Homeless shelters intended to be a permanent use must obtain a Conditional Use Permit.

Mountain View's Zoning Ordinance does not specifically identify zoning districts for transitional or supportive housing, but the Zoning Administrator can make a determination that transitional or supportive housing is a use similar to other uses in a zoning district. In this case, a Conditional Use Permit would be required. Potential sites for transitional or supportive housing include zoning districts that permit or conditionally permit multifamily housing, residential care facilities, and rooming and boarding houses.

Mountain View's Housing Element Update contains programs to amend the Zoning Ordinance for compliance and consistency with State laws. However, it should be noted that the countywide priority is to provide permanent supportive housing rather than new emergency shelters. As discussed previously, Mountain View and other Santa Clara County jurisdictions support the Housing First model, which emphasizes permanent housing with services to help homeless individuals achieve stability. This model is supported by trends in federal and State funding for permanent vs. temporary housing options.

**Regulations for Community Care Facilities.** Local zoning ordinances also may affect the availability of housing for persons for community care facilities serving special needs populations. In particular, zoning ordinances often include provisions regulating community care facilities and outlining processes for reasonable accommodation. The Lanterman Developmental Disabilities Services Act requires local jurisdictions to treat licensed group homes and residential care facilities with six or fewer residents no differently than other permitted residential uses. Cities must allow these licensed residential care facilities in any area zoned for residential use and may not require conditional use permits or other additional discretionary permits.

In conformance with State law, Mountain View's Zoning Ordinance permits residential care homes with six or fewer residents in all residential zones. These small group homes are not subject to special development requirements, policies, or procedures which would impede them from locating in a residential district. Residential care homes with seven or more residents are allowed through a Conditional Use Permit in all residential zones.

**Reasonable Accommodation Policies.** Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on cities and counties to make reasonable accommodations in their zoning and land use policies when such accommodations

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<sup>16</sup> California Department of Housing and Community Development, Memorandum: Senate Bill 2 – Legislation Effective January 1, 2008: Local Planning and Approval for Emergency Shelters and Transitional and Supportive Housing, May 7, 2008.  
[http://www.hcd.ca.gov/hpd/housing\\_element2/SB2memo071708\\_final.pdf](http://www.hcd.ca.gov/hpd/housing_element2/SB2memo071708_final.pdf)

are necessary to provide equal access to housing for persons with disabilities. Reasonable accommodations refer to modifications or exemptions to particular policies that facilitate equal access to housing. Examples include exemptions to setbacks for wheelchair access structures or reductions to parking requirements.

Many jurisdictions do not have a process specifically designed for people with disabilities to make a reasonable accommodations request. Rather, these cities, including Mountain View, provide disabled residents relief from the strict terms of their zoning ordinances through existing variance or Conditional Use Permit processes.<sup>17</sup> To better facilitate reasonable accommodations requests, Mountain View's Housing Element Update includes a program to adopt formal procedures. The program is scheduled for implementation before 2014.

**Definition of Family.** A jurisdiction's zoning ordinance can constrain access to housing if it contains a restrictive definition of a family. For example, a definition of family that limits the number of persons and differentiates between related and unrelated individuals living together can be used to discriminate against nontraditional families and illegally limit the development and siting of group homes for individuals with disabilities. California court cases (*City of Santa Barbara v. Adamson*, 1980 and *City of Chula Vista v. Pagard*, 1981) have ruled a zoning ordinance invalid if it defines a "family" as (a) an individual; (b) two or more persons related by blood, marriage, or adoption; or (c) a group of not more than a specific number of unrelated persons as a single housekeeping unit. The rulings established that defining a family in a manner that distinguishes between blood-related and non-blood related individuals does not serve any legitimate or useful objective or purpose recognized under zoning or land use planning powers of a jurisdiction, and therefore violates privacy rights under the California Constitution. Mountain View's zoning ordinance does not include a definition for the term "family." As a result, there is no restriction of occupancy of a housing unit to related individuals.

**Parking Requirements.** Parking requirements may serve as a constraint on housing development by increasing development costs and reducing the amount of land available for project amenities or additional units. Developers may be deterred from building new housing in jurisdictions with particularly high parking ratios due to the added costs associated with such requirements. Based on conversations with local developers, Mountain View's parking requirements are reasonable and its Zoning Ordinance includes provisions for granting parking exemptions through a Conditional Use Permit. Moreover, the City has historically allowed the reduction of parking ratios for subsidized affordable housing on a case by case basis, to improve project feasibility and support the production of below-market-rate units.

### ***Permit and Development Impact Fees***

Like cities throughout California, Mountain View collects permit and development impact fees to recover the capital costs of providing community services and the administrative costs associated with processing applications. Depending on the type of residential project,

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<sup>17</sup> Lockyer, Bill, California Attorney General. Letter to All California Mayors. May 15, 2001.  
[http://caag.state.ca.us/civilrights/pdf/reasonab\\_1.pdf](http://caag.state.ca.us/civilrights/pdf/reasonab_1.pdf)

developers may be required to pay school and transportation impact fees, sewer and water connection fees, building permit fees, wastewater treatment plant fees, and a variety of handling and service charges. Development impact fees may result in higher housing costs if developers pass fees on to homebuyers.

Typical fees collected in the City are outlined below in Table 5.1. As shown, total fees range from \$35,850 per unit for multifamily developments to \$69,999 for single-family homes. According to area developers, impact fees in Mountain View are standard and comparable to fees assessed by other Bay Area and Santa Clara County jurisdictions. City staff report that most development fees in Mountain View are adjusted for cost of living increases annually.<sup>18</sup>

**Table 5.1: Estimated Residential Development Impact Fees and Exactions, 2009**

Fee	Fee Amount	Single-Family (a)	Townhouse (b)	Multi-Family (c)
Sanitary Sewer Off-Site Facilities Fee	\$0.0069 / Sq. Ft.	\$13	\$11	\$8
Sanitary Sewer Existing Facilities Fee	\$67.00 / Front Foot	\$3,015	\$1,340	\$442
Water Main Existing Facilities Fee	\$78.00 / Front Foot	\$3,510	\$1,560	\$515
Off-Site Storm Drainage Fee				
First-Class Rate (for direct connection)	\$0.22 / Net Sq. Ft.	N/A	N/A	\$264
Second-Class Rate (for new subdivisions)	\$0.11 / Gross Sq. Ft.	\$605	\$231	N/A
Map Checking Fee	\$3,636 (First two lots) + \$10/Each Additional Lot	\$372	\$372	N/A
Park Land Dedication In-Lieu Fee	\$15,000-\$25,000 / unit depending on land value	\$20,000	\$20,000	\$15,000
Below Market Rate Housing in-lieu fee	3% of sales price or appraised value	\$30,726	\$22,611	\$14,400
Mountain View Whisman School District Fee	\$1.49 / Sq. Ft.	\$2,831	\$2,384	\$1,788
Mountain View Los Altos Union HS District Fee	\$0.99 / Sq. Ft.	\$1,881	\$1,584	\$1,188
Development Review Permit	\$646 for Buildings < 2,000 Sq. Ft. \$1,682-\$2,243 for Res. Buildings > 2,000 Sq. Ft.	\$646	\$646	\$45
Building Permit Fee	Calculated by Building Department	\$6,000	\$5,000	\$2,200
<b>TOTAL</b>		<b>\$69,599</b>	<b>\$55,739</b>	<b>\$35,850</b>

**Notes:**

(a) Fees estimated for a 1,900 sq. ft., 3-bedroom, 2.5-bathroom unit in a 10 unit subdivision.

(b) Fees estimated for a 1,600 sq. ft., 2-bedroom, 2 bathroom townhouse in a 10 unit subdivision.

(c) Fees estimated for a 1,200 sq. ft., 2-bedroom, 2-bathroom apartment in a 50 unit rental building.

Sources: City of Mountain View, Public Works Department 2009; City of Mountain View, Building Department, 2009; Mountain View Whisman School District, 2009; Mountain View Los Altos Union HS District, 2009; BAE, 2009

The Home Builders Association of Northern California prepared the *South Bay Area Cost of Development Survey, 2006-2007*, which compares permit and development impact fees across Santa Clara County jurisdictions. Consistent with developer comments, the *Survey* found that Mountain View's impact fees were slightly higher than fees in Sunnyvale and San Jose, but lower than Palo Alto and Cupertino fees in 2006 and 2007.

### **On- and Off-Site Improvements**

Residential developers are responsible for constructing road, water, sewer, and storm drainage improvements on new housing sites. Where a project has off-site impacts, such as increased runoff or added congestion at a nearby intersection, additional developer expenses may be necessary to mitigate impacts. The City's Subdivision Ordinance (Section 28 of the Municipal

<sup>18</sup> BAE obtained development impact fees and exactions from City of Mountain View "Development and Subdivision Fee" schedule (effective August 10, 2008) and from the City of Mountain View Building Department, Mountain View Whisman School District, and Mountain View Los Altos Union High School District.

Code) establishes the on- and off-site improvement requirements that developers must adhere to. Local developers indicated that Mountain View's site improvement requirements are standard, comparable to other jurisdictions in the area, and do not constitute a significant constraint to development.

### ***Article XXXIV of the California Constitution***

Article XXXIV of the California Constitution requires approval of the voters before any "low rent housing project" can be "developed, constructed, or acquired" by any "state public body." Article 34 applies not only to publicly-owned low-income rental projects, but also to low-income rental projects developed by private persons and non-profit entities using certain types of public financial assistance. Most jurisdictions seek voter approval for a specified number or percentage of units, rather than on a project-by project basis. Exclusions to Article 34 include privately-owned, non-exempt, lower-income developments with no more than 49 percent of the units reserved for lower-income households, and reconstruction of previously existing lower-income units.

In Santa Clara County, Measure A, passed in the November 1998 ballot, authorizes under Article XXXIV of the California Constitution the development, acquisition or construction of low rent housing units in annual amounts equal to 1/10 of one percent of the total number of existing housing units within the municipalities and urban service areas of the County of Santa Clara as of the 1990 census. The total number of units authorized each calendar year would be approximately 540. These units would be for persons and families of low income, including elderly or disabled persons. If the total annual allocation is not exhausted in any given year, the remaining number of units would be carried over and added to the number allowed in future years. Currently, there is a surplus of about 3,100 units, because there have not been more than 540 units annually constructed in the County since the inception of Article XXXIV. This cap does not appear to have constrained affordable unit production. Most affordable developments depend on the availability of funding sources, the rate at which sites can be acquired and/or assembled, and other long-term factors that result in the staggered productions of those units.

### ***Housing Element***

The Housing Element is one of seven state-mandated elements of a jurisdiction's general plan and establishes a comprehensive, long-term plan to address housing needs. Updated every five to seven years, the Housing Element is a jurisdiction's primary policy document regarding the development, rehabilitation, and preservation of housing for all economic segments of the population. Per State Housing Element law, the document must:

- Outline a community's housing production objectives;
- List policies and implementation programs to achieve local housing goals;
- Examine the need for housing resources in a community, focusing in particular on special needs populations;
- Identify adequate sites for the production of housing serving various income levels;
- Analyze the potential constraints to production; and
- Evaluate the Housing Element for consistency with other components of the General Plan.

One of the major requirements of a Housing Element is that the document demonstrates the city has a sufficient amount of vacant or underutilized residential land zoned at appropriate densities to accommodate the community's Regional Housing Needs Allocation (RHNA) for all income groups. The State Department of Housing and Community Development (HCD) and the Association of Bay Area Governments (ABAG) determine the RHNA for the nine county Bay Area, which includes Santa Clara County. If a jurisdiction fails to identify adequate sites to accommodate its RHNA, it risks having a Housing Element that is deemed to be out of compliance with State law by HCD.

The lack of planning for housing and the repercussions associated with not having a certified Housing Element could constrain market-rate and affordable housing development, and thereby contribute to a fair housing concern. Mountain View is in the process of completing its draft Housing Element update for the 2007-2014 planning period, and will subsequently work towards the document's certification by HCD.

### ***Inclusionary Housing***

In 1999, the City of Mountain View adopted an Inclusionary Housing Ordinance as part of its Zoning Ordinance. Developers wanting to build three or more ownership units, five or more rental units, or six or more residential units in a mixed-tenure project must provide at least 10 percent of the total number of dwelling units within the development as below-market rate (BMR) units. All BMR units provided by developers must be integrated throughout the development and should be comparable to market-rate units in terms of size and design.

California courts have recently ruled in two cases involving inclusionary housing programs. The *Palmer/Sixth Street Properties LP v. City of Los Angeles* case limits California jurisdictions' ability to apply inclusionary housing requirements to new rental housing. It would restrict the City of Mountain View from requiring new rental projects to include Below Market Rate (BMR) rental units; but, requiring an affordable housing impact fee rather than BMR units may still be a viable option. The *BIACC v. City of Patterson* case may require local jurisdictions to identify a stronger nexus between affordable housing need and the requirement for BMR units and in-lieu fees for ownership projects. The City is currently exploring these issues and will make the necessary amendments to its BMR Housing Program to comply with the *Palmer* and *Patterson* cases.

## **5.2 Private Sector**

In addition to governmental constraints, there may be non-governmental factors which may constrain the production of new housing or impede fair housing. These could include market-related conditions such as the availability of mortgage financing or land and construction costs, or other private sector activities such as application processes for affordable housing developments.



### ***For-Sale Housing Market***

**Affordability.** Between 2000 and 2007, home prices soared in Mountain View and Santa Clara County and the high cost of housing emerged as the main barrier to housing choice. Although home prices have declined slightly as a result of the current economic downturn, market-rate ownership housing remains out of reach for many lower-income households in Mountain View (see Table 3.21).

In addition to housing affordability, credit accessibility and uncertainty in the economy have emerged as challenges for potential homebuyers. Challenges associated with mortgage financing will be discussed later in this section.

**Foreclosures.** Due to a variety of interrelated factors, including an increase in subprime lending activity in recent years, California and the nation are currently undergoing an unprecedented wave of foreclosures. During the third quarter of 2009, 4,095 homeowners received notices of default, which is the first step in the foreclosure process in Santa Clara County. This includes 50 homeowners in the City of Mountain View, more than three times the number of default issued during the third quarter of 2008.<sup>19</sup>

During the most recent housing boom, rapid home price escalation spurred lenders to adopt looser, more automated underwriting criteria, assuming greater risk to generate more mortgages. Lenders also offered new loan products, allowing buyers to enter the market with little to no money down and low initial “teaser” interest rates.

Lenders then pooled subprime loans with lower risk mortgages for sale to the secondary market, which failed to hold lenders accountable for these products. Mortgage brokers whose commissions are unaffected by a loan’s foreclosure also contributed to this shift in the mortgage market by originating almost 60 percent of subprime loans, sometimes through predatory lending practices.<sup>20</sup>

Through these policies, some lenders provided some buyers with imperfect credit and/or lower incomes larger mortgages than they could otherwise afford. Unfortunately, as teaser rates (and other low-variable rates) expired and interest rates increased, many of these households defaulted on their loans, initiating the current rash of foreclosures. Households that have been foreclosed on often have a difficult time finding replacement housing due to their poor credit rating and affordability levels of rental housing.

The Center for Responsible Lending (CRL), the Federal Reserve Bank of San Francisco, and the University of Southern California report that data regarding the income, ethnicity, and other characteristics of households losing their homes to foreclosure is not readily available. However, the CRL has examined the ethnicity of borrowers receiving subprime loans, using Home Mortgage Disclosure Act (HMDA) data. Given the strong link between subprime

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<sup>19</sup> Foreclosure data provided by City of San Jose, 2009.

<sup>20</sup> *Losing Ground: Foreclosures in the Subprime Market and Their Cost to Homeowners*. Center for Responsible Lending. December 2006.

lending and foreclosure, this analysis serves as a rough proxy for the ethnicities of buyers undergoing foreclosure nationally.

The 2006 CRL study found that subprime mortgages disproportionately occur in communities of color. African-American and Latino borrowers were over 30 percent more likely to receive a high-cost loan (a proxy for subprime lending) than White borrowers, even controlling for credit risk. Approximately 52 percent of African-American borrowers and 40 percent of Latino borrowers received a higher-cost loan in 2005, compared to only 19 percent of White borrowers.<sup>21</sup>

Notwithstanding these findings, it is important to note that the CRL analysis was conducted on a national scale. Given Mountain View's and Santa Clara County's unique ethnic distribution, homeowners in the City and County undergoing foreclosure likely have distinct characteristics from national trends.

In response to rising foreclosures across the country, the federal government initiated several programs that provide homeowners facing foreclosure with opportunities to modify or refinance their mortgage to make monthly payments more affordable. According to local fair housing service providers, one challenge associated with these some of these programs is that borrowers must actually be in default to qualify for assistance. Homeowners who have not yet missed payments but are struggling to make their payments are ineligible.

Local fair housing service providers also report a growing number of private loan modification institutions that prey on low-income homeowners in default or having difficulty meeting their mortgage payments. Some of these groups scam borrowers by illegally collecting up-front fees<sup>22</sup>, misrepresenting services, or knowingly taking on borrowers would clearly not qualify for a loan modification. As discussed later in this AI, homeowners with limited English proficiency are particularly vulnerable to these scams.

### ***Lending Policies and Practices***

**Home Mortgage Disclosure Act (HMDA).** Enacted by Congress in 1975, the Home Mortgage Disclosure Act requires lending institutions to publically report home loan data. Lenders must provide information on the disposition of home loan applications and disclose applicant information, including their race or national origin, gender, and annual income. HMDA data indicates which banks are lending in communities and provides insight into lending patterns, including denial rates and the types of loans issued (e.g., home improvement loans, home purchase loans). This data, however, cannot be used to conclude definite redlining or

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<sup>21</sup> *Unfair Lending: The Effect of Race and Ethnicity on the Price of Subprime Mortgages*. Center for Responsible Lending. May 31, 2006.

<sup>22</sup> In California, as of October 11, 2009, Senate Bill 94 prohibits any person, including real estate licensees and lawyers, from demanding, charging, or collecting an advance fee from a consumer for loan modification or mortgage loan forbearance services.

discrimination because many factors, such as income, income-to-debt ratio, credit rating, and employment history, affect approval and denial rates.

As shown in Table 5.2, 1,876 home purchase loan applications were submitted in the City of Mountain View in 2007. Overall, 65 percent of home purchase loan applications were approved in the City. By comparison, 58 percent of the 46,407 loan applications submitted in Santa Clara County were approved. This is consistent with the higher per capita income found in the City of Mountain View compared to the County as a whole.

**Table 5.2: Disposition of Home Purchase Loans, Mountain View, 2007**

	Total Number of Loan Applications	Action Type		
		Approved (a)	Denied	Other (b)
Mountain View	1,876	65.0%	10.4%	24.6%
Santa Clara County Total	46,407	58.4%	16.2%	25.5%

Notes:

(a) Includes loans originated and applications approved but not accepted.

(b) Includes applications withdrawn by applicant, incomplete applications, loans purchased by institution, and preapproval requests denied.

Sources: Home Mortgage Disclosure Act (HMDA), 2007; BAE, 2009.

Loan approval rates varied by race and ethnicity in Mountain View. As shown in Table 5.3, all nine of the loan applications submitted by American Indian or Alaska Native homebuyers were approved in 2007. Among racial groups that had more than 200 loan applications, the Asian applicants had the highest approval rate at 78 percent. White applicants had the second highest approval rate at 73 percent. Approval rates for non-Hispanic/Latino applicants stood at 75 percent, compared to 60 percent for Hispanic/Latino applicants. A Chi-Square test determined that the differences in approval rates across races and ethnicities are statistically significant. This analysis, however, does not identify a reason for the discrepancy. As mentioned previously, many factors can influence loan application approval rates, including household income, income-to-debt ratio, credit rating, and employment history. As such, while these findings may point to a fair housing concern, they may also be a function of financial criteria used during the underwriting process.

**Table 5.3: Disposition of Home Purchase Loans by Race and Ethnicity, Mountain View, 2007**

<b>Race</b>	<b>Total Number of Loan Applications</b>	<b>Action Type</b>		
		<b>Approved (a)</b>	<b>Denied</b>	<b>Other (b)</b>
American Indian or Alaska Native	9	100.0%	0.0%	0.0%
Asian	544	77.6%	11.2%	11.2%
Black or African American	10	60.0%	20.0%	20.0%
Native Hawaiian or Other Pacific Islander	8	50.0%	37.5%	12.5%
White	847	72.8%	10.2%	17.0%
Information not provided by applicant	256	61.3%	16.8%	21.9%
Not applicable	202	2.0%	0.0%	98.0%
<b>Total</b>	<b>1,876</b>	<b>65.0%</b>	<b>10.4%</b>	<b>24.6%</b>
<b>Ethnicity</b>				
Hispanic or Latino	88	60.2%	26.1%	13.6%
Not Hispanic or Latino	1,352	75.1%	10.1%	14.8%
Information not provided by applicant	230	62.6%	15.7%	21.7%
Not applicable	206	2.9%	0.0%	97.1%
<b>Total</b>	<b>1,876</b>	<b>65.0%</b>	<b>10.4%</b>	<b>24.6%</b>

**Notes:**

(a) Includes loans originated and applications approved but not accepted.

(b) Includes applications withdrawn by applicant, incomplete applications, loans purchased by institution, and preapproval requests denied.

Sources: Home Mortgage Disclosure Act (HMDA), 2007; BAE, 2009.

**Conventional Mortgages.** As a result of the recession and credit crisis, access to financing has emerged as a major barrier to housing choice in Mountain View, Santa Clara County, and across the state and country. Lenders are implementing stricter underwriting, reporting, and verification of information practices. According to various homeownership counseling agencies, buyers need a credit score of 720 to 740 to qualify for a conventional home mortgage. Banks also look for larger downpayments of 10 percent to 20 percent of the purchase price, which is higher than what was previously required. Many of these requirements directly address problems in the lending industry that contributed to the current housing and economic downturn. Nevertheless, these standards make it more difficult for buyers to access a mortgage, particularly households with lower incomes, weaker credit scores, and lacking downpayment funds.

**FHA Loans.** Households which face difficulty qualifying for a conventional mortgage may decide to use a Federal Housing Administration (FHA) loan. FHA loans are insured by the federal government, and have traditionally allowed lower-income households to purchase homes that they could not otherwise afford. Thanks to the FHA insurance, these loans have lower interest rates, require a low downpayment of 3.5 percent, and have more accessible underwriting criteria. In general, lenders report that households with a credit score of at least 640 and a two-year employment history can qualify for a FHA loan. FHA loans have become more popular as underwriting practices for conventional mortgages have become stricter.<sup>23</sup> In

<sup>23</sup> Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009

addition, more homebuyers are eligible for FHA loans as a result of declining home prices. In Santa Clara County the FHA loan limit for a single-family residence is \$729,750.<sup>24</sup>

Despite the more favorable terms associated with FHA loans, there are some challenges associated with purchasing a home with a FHA-backed mortgage. First, stringent guidelines regulate what properties are eligible for purchase. Properties must meet certain requirements related to the condition of the home and pass an inspection by FHA representatives. This requirement is a particular challenge for homebuyers who are purchasing foreclosed properties that have been vacant for a prolonged period and have associated maintenance issues.<sup>25</sup>

FHA also has stringent requirements for condominium purchases that pose additional challenges. One requirement is that a certain percentage of units in a condominium project must be under contract before FHA will back a condominium mortgage. Recently FHA raised the presale requirement 25 percent to 51 percent of units. This can create a “Catch-22” situation where FHA will not issue loans until a certain percentage of units are sold, but developments cannot reach that threshold if buyers are unable to get mortgages. Additionally, FHA will not back mortgages in developments where more than 15 percent of homeowners are 30 days delinquent on homeowners’ association dues or in projects where a single entity owns more than 10 percent of units. This latter restriction can create problems as many developers are forming companies to buy units and rent them out due to the slow housing market.<sup>26</sup>

Another potential barrier is that not all banks issue FHA loans. Moreover, many loan officers prefer to focus on conventional mortgages because of the added time and effort associated with processing and securing approval on a FHA loan.<sup>27</sup>

**First-Time Homebuyer Programs.** In addition to conventional mortgages and FHA loans, the State offers various first-time homebuyer programs. These include downpayment assistance programs such as the California Homebuyers Downpayment Assistance Program (CHDAP), which offers a deferred-payment junior loan of up to three percent of the purchase price or appraised value. The City currently offers a pilot Employee Homebuyer Program that could be expanded citywide after a two-year implementation and evaluation period. The City also supports the Housing Trust of Santa Clara County’s first-time homebuyer programs and the Mortgage Credit Certificate Program administered by the County of Santa Clara.

Downpayment assistance and second mortgage programs are attractive to potential homebuyers, particularly during times when financial institutions are approving loans at lower loan to value ratios. However, loan officers sometimes seek to avoid homebuyers utilizing first-time homebuyer programs due to the added time and labor associated with these programs. While

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<sup>24</sup> FHA Loan Limits for California, [http://www.fha.com/lending\\_limits\\_state.cfm?state=CALIFORNIA](http://www.fha.com/lending_limits_state.cfm?state=CALIFORNIA).

<sup>25</sup> Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

<sup>26</sup> “Condo buyers find it tough to get mortgages,” *San Francisco Chronicle*, August 5, 2009. <http://www.sfgate.com/cgi-bin/article.cgi?f=c/a/2009/08/05/BUCT190GMM.DTL&tsp=1>

<sup>27</sup> Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

lenders typically process conventional loans in 30 days, the closing period for homebuyers using first-time homebuyer programs is often 45 days. In addition, loan officers receive smaller commissions under these programs, as they reduce the amount homebuyers need to borrow from the lender.<sup>28</sup>

Some real estate brokers also prefer not to work with homebuyers using first-time homebuyer programs. Brokers aim to expedite the closing period, while first-time homebuyer programs generally result in extended loan approval processes. As a result, agents may not tell homebuyers about potential State and local programs they would qualify for. Homebuyers who do not attend first-time homebuyer classes or work with nonprofit housing counseling agencies are often unaware of programs available to assist them.<sup>29</sup>

Local governments and homeownership counselors have dealt with these issues by developing relationships with particular loan officers and real estate agents who are familiar with the State programs and are willing to assist homebuyers with the application process.

### ***Development Constraints***

**Land Costs.** Land costs in Mountain View are generally high due to the high demand and limited supply of available land. Local developers indicated that land prices are slowly adjusting during this economic downturn. However, developers generally reported that the market is not efficient and land owners' expectations of what their land is worth declines slowly. Unless land owners are compelled to sell their property for some reason, many will wait for the market to recover.

Nonetheless, one developer did report that at the height of the housing boom, land prices in Mountain View were in the range of \$3 million to \$4 million per acre, with higher land values associated with property being developed at higher densities. Prices have since declined and can now be as low as \$2.5 million per acre.

The cost of land can be a particular constraint to the production of affordable housing in the City. A local affordable housing developer indicated that land costs in Mountain View are higher than in other cities in Santa Clara County such as San Jose, making the development of affordable housing more difficult. While land costs in San Jose are approximately \$50,000 per unit, Mountain View land costs range from \$60,000 to \$70,000 per unit.

**Construction Costs.** According to *2009 R.S. Means, Square Foot Costs*, hard construction costs for a two-story, wood-frame, single-family home range from approximately \$105 to \$140 per square foot in the South Bay Area. Costs for three-story, wood frame multifamily projects range from \$145 to \$210 per square foot. Construction costs also vary significantly depending on building materials and quality of finishes. Parking structures for multifamily developments

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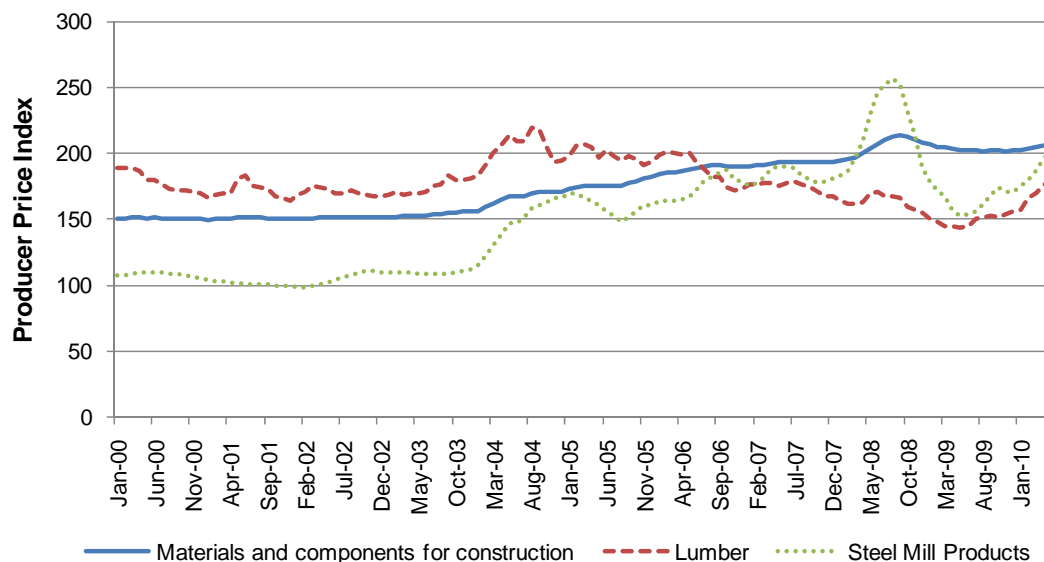
<sup>28</sup> Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

<sup>29</sup> Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.  
Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

represent another major variable in the development cost. In general, below-grade parking raises costs significantly. Soft costs (architectural and other professional fees, land carrying costs, transaction costs, construction period interest, etc.) comprise an additional 15 to 20 percent of the construction and land costs. Owner-occupied multifamily units have higher soft costs than renter-occupied units due to the increased need for construction defect liability insurance. Permanent debt financing, site preparation, off-site infrastructure, impact fees, and developer profit add to the total development cost of a project.

During 2008, key construction costs fell nationally in conjunction with the residential real estate market. However, costs began to slowly rise during the second half of 2009. Figure 5.1 illustrates construction cost trends for key materials based on the Producer Price Index, a series of indices published by the U.S. Department of Labor Bureau of Labor Statistics that measures the sales price for specific commodities and products. Despite the recent rise in costs, the prices for key construction materials remain lower than peak prices experienced in previous years. Lumber prices remain 17 percent lower than the peak in 2004. Meanwhile, steel and other construction material costs are lower than peak prices in early 2008. Local developers have confirmed that construction costs, including labor, fell by approximately 10 percent in tandem with the weak housing market.

**Figure 5.1: Producer Price Index for Key Construction Costs**



Base Year: 1982 = 100

Sources: U.S. Bureau of Labor Statistics, 2010; BAE, 2010.

**Availability of Financing for Market Rate Housing.** A major short-term constraint to housing development is the lack of available financing due to tightening credit markets. Local developers reported that there is very little private financing available for both construction and permanent loans. Credit is available in rare cases because of the capacity of a development group or the unusual success of a project. However, developers suggest lenders are currently

offering loans up to 50 percent of the building value, compared to 70 to 90 percent historically. This tightening credit market will significantly slow the pace of housing development in Mountain View.

**Public Perception.** In Mountain View, public perception of new housing developments may act as a barrier. Specifically, community concern about higher-density development may constrain new housing production. Developers acknowledged that projects will almost always encounter some form of resistance from neighbors and residents. This is the case not just in Mountain View, but in many jurisdictions. Within Mountain View, public opinion on new residential development at a range of densities varies by neighborhoods. Nevertheless, engagement with the local neighborhood associations can be critical for projects. According to developers, neighborhood association concerns can be influential in the City decision making process. Without a supportive local neighborhood association, projects can face notable challenges in securing approval.

Extensive community involvement processes can help to mitigate concern over new residential development. Mountain View incorporates a range of community outreach for its affordable housing developments in the pre-planning and planning stages to educate neighbors and stakeholders about the project and address potential opposition. For example, the developer of an affordable efficiency studio project reported that proactive efforts to educate and engage the community through numerous meetings were successful in addressing community concerns. By the time the project went to the City Council for approval, there were no residents who opposed the project.

### ***Subsidized Housing***

**Affordable Housing Financing.** According to local affordable housing developers, the availability of financing presents the biggest barrier to producing new subsidized housing. Although the cost of land and construction have declined, the associated tightening of the credit market, and decline in State and local subsidies have made it challenging for affordable housing developers to take advantage of lower costs.

As a particularly salient concern, the value of low-income housing tax credits (LIHTC) has fallen in tandem with the economy. Tax credit investors also now have an even greater preference for new construction, family housing, and senior housing developments, perceived to be less risky than rehabilitation projects and permanent supportive housing.<sup>30</sup> With this loss in tax credit equity, developers are forced to turn to the State and local agencies for greater subsidies. Unfortunately, uncertainty around State and local finances and the expiration of programs funded by previous State housing bonds limits funds from these sources as well. Some additional federal funds are available through the American Recovery and Reinvestment Act of 2009 (ARRA) for eligible housing programs, including the Community Development Block Grant and the Tax Credit Assistance Program.<sup>31</sup> Although ARRA funds have the

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<sup>30</sup> Sawislak, Dan, Executive Director, Resources for Community Development, phone interview with BAE, July 2, 2009.

<sup>31</sup> The Federal Provision to Buy American contained in the ARRA law, requires that funds made available



potential to supplement decreased bond funding, they should be considered as one-time stimulus funding that is available on a limited basis and not as an on-going funding source.

In addition to reduced LIHTC financing, local redevelopment agencies (RDAs) have reduced funding available as a result of the State budget crisis. To balance the State's budget for fiscal year 2009-2010, RDAs across the state are required to pay \$2.05 billion of tax increment otherwise due to them to the State's Supplemental Educational Revenue Augmentation Fund (SERAF) over the a two-year period. In order to make the SERAF payment, some RDAs may need to borrow from or suspend payments to the Low and Moderate Income Fund, which supports affordable housing for low- and moderate-income households.<sup>32</sup> In Mountain View, the City's redevelopment project area is scheduled to expire in April 2011, further reducing redevelopment funds for affordable housing development.

As another local constraint, the City's Housing Impact Fee and BMR Housing Program have generated limited funds for affordable housing activities in recent years due to the economic recession. These programs rely on commercial development fees and residential development fees, respectively to generate funds. With the downturn in development activity, fewer fees have been collected.

As another financing challenge, the State's weak fiscal condition has led to uncertainty of future bond financing, a major strategy for raising affordable housing funds. In the face of California's budget concerns, this constraint will likely remain in effect for upcoming years.

**Affordable Housing Application Processes.** Due to the requirements associated with various affordable housing funding sources, certain households may encounter difficulties in applying for subsidized housing. For example, applications can involve a large amount of paperwork and require households to provide records for income verification. In some cases, short application time frames and submittal requirements (e.g., by fax) create additional challenges. These requirements present obstacles for homeless or disabled individuals who lack access to communication systems and information networks, as well as the skills to complete and submit the necessary documentation.

Affordable housing developers receive hundreds to thousands of applications for a limited number of units. As a result, applicants who are not selected through the lottery process are put on a waiting list. Households must be proactive and regularly follow-up with property managers to inquire about the status of the waiting list. If applicants on the waiting list move or change their phone number, property managers may not be able to contact them when a unit

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by the Act cannot be used for a project for the construction, alteration, maintenance, or repair of a public building or public work unless all of the iron, steel, and manufactured goods used in the project are produced in the United States. The Office of Management and Budget defines a public building or public work as one occupied by a government entity. As such, private or nonprofit affordable housing developers receiving funds through ARRA are not subject to the Provision.

<sup>32</sup> California Redevelopment Association, "Redevelopment Agencies Prepare Second Lawsuit to Block Unconstitutional Raids of Redevelopment Funds," <http://www.calredevelop.org/AM/Template.cfm?Section=Home&Template=/CM/ContentDisplay.cfm&ContentID=5855>

becomes available. Again, this procedure can make it more difficult to get off a waiting list for transient individuals or families who don't have a regular address, phone number, or email address.

Applicants who are selected through the lottery or who come off the waitlist go through an interview and/or screening process that filters out individuals with lack of consistent rental and/or poor credit histories. These types of typical screening processes can prevent homeless or mentally disabled applicants from accessing rental units. To help address these challenges, several Santa Clara County organizations provide housing location assistance and expand case management duties to assist homeless and special needs clients in accessing rental units. The City funds a local agency, the Community Services Agency (CSA) of Mountain View and Los Altos, to help homeless individuals and families locate, apply for and secure housing. CSA also assists the City in outreaching to low income and special needs households when new affordable units are developed.

**Conversion of Subsidized Units to Market-Rate.** Many subsidized affordable housing developments receive government funding subject to a specified affordability term. Table 3.27 presented earlier lists affordable developments in Mountain View, along with the year affordability requirements associated with different funding sources expire. As indicated in Table 3.27, none of the City funded subsidized housing developments has an affordability term that will expire during the next five years.

### ***Housing Opportunities for Special Needs Populations***

Service providers who assist various special needs populations, including the elderly, individuals with disabilities, the homeless, and limited English proficiency (LEP) individuals consistently report that one of the greatest barriers to housing choice for these populations is the lack of affordable housing. In addition, special needs populations may face particular challenges to housing choice, as discussed below.

**Elderly Housing.** Seniors often need accessible units located in close proximity to services and public transportation. Many seniors are also living on fixed incomes, making affordability a particular concern. Mountain View offers a number of housing resources for seniors. As shown in Table 3.29 previously, there are 16 Residential Care Facilities (RCFEs) with a total capacity of 152 residents. RCFEs provide care, supervision, and assistance with daily living such as bathing and grooming.

In addition to assisted living facilities, there are a number of affordable independent rental facilities for seniors. According to Mid-Peninsula Housing Coalition, a non-profit organization that owns and operates six independent senior housing developments in the City, there is demand for more senior housing in Mountain View. There are waiting lists for each of the six projects it operates. Turnover at these developments is very low, with residents staying for ten, twenty, or even thirty years. Often residents do not leave unless health conditions no longer permit them to live independently.

There are several nonprofit organizations which help seniors secure housing. The Avenidas Information and Assistance program and the Community Services Agency's Senior Case Management program provide seniors with information on and referrals for housing opportunities. Staff at both organizations reported that there is demand for more senior housing in Mountain View, with the greatest need for affordable senior housing at both independent and assisted living facilities. While there are a number of subsidized independent senior housing projects, affordable assisted living in Mountain View is virtually nonexistent. Faced with this shortage, lower-income individuals often do not have the option of living in an assisted living facility and must bring services into their existing residences. Many affordable senior housing facilities have on-site service coordinators who work to provide support services to their residents.

Seniors can also face difficulties finding subsidized housing that accommodates a live-in caregiver. According to senior service providers, many subsidized projects serve individuals or couples only and do not accommodate caregivers. In other cases, the caregiver's income may be counted as part of the household income making the household ineligible for the affordable unit. Challenges associated with live-in caregivers may also apply to persons with a disability or HIV/AIDS.

**Housing for Persons with Disabilities.** Individuals with mobility disabilities need accessible units that are located on the ground floor or have elevator access, as well as larger kitchens, bathrooms, and showers that can accommodate wheelchairs. Building codes and HOME regulations require that five percent of units in multifamily residential complexes be wheelchair accessible and another two percent of units be accessible for individuals with hearing or vision impairments.<sup>33</sup> A local fair housing service provider reports that accessibility compliance in new multifamily housing developments has increased over the past year. While violations still occur, they are fewer in number and less severe.<sup>34</sup>

Project Sentinel conducted accessibility audits of 41 multifamily housing developments constructed for first occupancy after March 16, 1991. The audits, which were conducted between 2003 and 2006, checked accessibility criteria such as door widths, thresholds, sidewalk slopes, and the heights of temperature controls, electrical outlets, and intercom systems. The accessibility audit included five properties in the City of Mountain View. Three of the five properties were found to have accessibility violations. This included one property with minor violations that received education from Project Sentinel. Two of the violating properties resulted in complaints filed with HUD.<sup>35</sup>

Affordable housing developers follow accessibility requirements and provide accessible units in their subsidized housing developments. However, local service providers report that demand far outstrips the supply of accessible, subsidized housing units. Nonetheless, affordable housing

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<sup>33</sup> Papanastassiou, Andrea, Director of Real Estate Development, Eden Housing, Inc., phone interview with BAE, July 14, 2009.

<sup>34</sup> Project Sentinel, 2007 Trends Report.

<sup>35</sup> Project Sentinel, 2007 Trends Report.

providers often have difficulty filling accessible units with disabled individuals. Some affordable housing providers report that they only have a few disabled persons on their waiting list. As such, if all disabled individuals on the waiting list are placed in a unit and accessible units still remain, the developer will place a non-disabled person in the unit. This contradicts information provided by other service providers who indicate a great need for affordable accessible housing, and may indicate a disconnect in the outreach process to disabled applicants or a mismatch in timing between people who need accessible housing and when it is available. A lack of communication between affordable housing developers and organizations that serve disabled persons may contribute to this problem. In fact, affordable housing providers state that filling accessible units with disabled individuals requires substantial efforts. Property managers must give presentations and meet with clients and service providers in order to obtain the applications.

Persons with disabilities face other challenges that may make it more difficult to secure both affordable or market-rate housing. Often persons with disabilities have high medical bills/costs that lead to credit problems. Many individuals also rely on limited income sources such as Social Security or welfare benefits. Organizations who assist disabled individuals secure housing in the region, report that poor credit is one of the biggest barriers to housing choice.

Other challenges disabled individuals may face include difficulties securing reasonable accommodations requests. As discussed previously, the Fair Housing Act prohibits the refusal of reasonable accommodations in rules, policies, practices, or services, when such accommodations are necessary to afford a person with a disability equal access to housing. This applies to those involved in the provision of housing, including property owners, housing managers, homeowners associations, lenders, real estate agents, and brokerage services. Local fair housing organizations, including ECHO and Project Sentinel, indicate that some individuals have difficulties with landlords approving their reasonable accommodation request. Examples of reasonable accommodation requests include permission to have a service animal in the residence or securing parking closer to the unit. ECHO and Project Sentinel report that reasonable accommodations requests for disabled individuals are one of the more common fair housing complaints seen throughout Santa Clara County.<sup>36</sup>

**Housing for Homeless Individuals.** The primary barrier to housing choice for homeless individuals is insufficient income. Local and regional service providers report that many homeless rely on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), which are too low to qualify for most subsidized programs and affordable housing developments. In addition, as noted above, both affordable housing developers and market-rate landlords may screen out individuals with an inconsistent rental history, history of evictions, or poor credit.

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<sup>36</sup> Arlene Zamorra, Housing Counselor, ECHO, phone interview with BAE, September 30, 2009.  
Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

Securing housing can prove more difficult for homeless families compared to individuals due to occupancy regulations, potential landlord biases against households with children, and the more limited supply of larger units. Community workshop participants reported that as a result of the recession, there are more homeless families than ever seeking housing.

Mountain View and other Santa Clara County jurisdictions are addressing issues of housing choice and accessibility for homeless individuals and families through strategies identified in the 10 Year Plan to End Chronic Homelessness in Santa Clara County and through efforts of Destination: Home, a taskforce focusing on ending chronic homelessness. Destination: Home opened two One-Stop Homeless Prevention Centers in November 2008, serving over 3,700 homeless and at-risk clients to date. The County of Santa Clara Department of Social Services has Supplemental Security Income (SSI) advocates at each One-Stop location, allowing eligible clients to begin the process of applying for benefits at the same time they search for employment, receive housing assistance, or get assistance with other needs.<sup>37</sup>

**Access to Housing by Limited English Proficiency (LEP) Individuals.** As financial institutions institute more stringent lending practices in response to the economic downturn, LEP individuals may face greater challenges in navigating the mortgage process. According to regional housing counseling agencies, at the height of the housing boom lenders were very interested in accessing the Latino and Asian populations. However, bank outreach to these communities has since declined.

While bank outreach to LEP communities has declined, these individuals have been more vulnerable to scams related to loan modification. In addition to HUD-certified housing counselors who offer services through nonprofit organizations and local jurisdictions, there are a variety of private loan modification institutions offering services of varying quality. Some of these groups scam borrowers by illegally collecting up-front fees, misrepresenting services, or knowingly taking on borrowers would clearly not qualify for a loan modification. LEP individuals are particularly vulnerable to these types of scams because of the challenge they face in understanding documentation that is often provided in English. One local service provider reported that some loan modifications market their services and explain the process to borrowers in Spanish, but provide written documentation in English.<sup>38</sup>

As another concern for LEP households, undocumented individuals may face more complicated processes when applying for a mortgage. Some groups within the Spanish-speaking community and other LEP populations are “unbanked,” and rely on a cash economy. Because regular banking provides the record keeping and legitimacy that lenders look for, unbanked households have a more difficult time providing documentation to qualify for a mortgage.<sup>39</sup> In addition to challenges accessing housing, undocumented immigrants are also more reluctant to file fair housing complaints with HUD or the State.

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<sup>37</sup> Maureen O’Malley-Moore, Project Director, Destination: Home, “One Stop Homelessness Prevention Centers.”

<sup>38</sup> Pederson, Kim, Senior Attorney, Fair Housing Law Project, phone interview with BAE, June 17, 2010.

<sup>39</sup> Gonzales, Gilda, Executive Director, Unity Council, phone interview with BAE, July 15, 2009.

### ***Housing Opportunities for Families***

Fair housing law prohibits discrimination based on familial status. However, local service providers report that households with children are sometimes discriminated against, particularly when searching for rental housing. Landlords may view households with children as less desirable due to potential noise issues or damage to units. While landlords and property managers may not deny families housing, they may place them in less desirable units such as units at the back of a complex or a downstairs unit. The challenge in identifying discrimination on the grounds of familial status is that often families may not know that other units in a complex are available, and therefore not realize that they are being offered a less desirable unit. Local fair housing service providers report that differential treatment on the basis of familial status is another common fair housing issue in the County.<sup>40</sup>

Large families (five or more persons) that typically require units with three or more bedrooms also face challenges. In 2000, eight percent of renter households and six percent of owner households were large households. While there are larger renter households than large owner households in Mountain View, the City's housing stock includes more large owner-occupied units than large renter-occupied units. In 2000, 41 percent of owner-occupied units and 10 percent of renter-occupied units had three bedrooms. In addition, approximately 19 percent of owner-occupied units had four or more bedrooms while less than two percent of renter-occupied units had four or more bedrooms. This finding points to a possible mismatch between the supply and demand for large rental units. The limited number of large units suggests that large renter households may live in overcrowded situations.

### ***Fair Housing Awareness***

Many fair housing violations are committed by unsophisticated “mom-and-pop” owners/operators and by untrained or unsupervised property managers. These operators and managers may have little understanding of fair housing laws and requirements. Project Sentinel's analysis of fair housing complaints by housing development size conducted found that the majority of eviction complaints were associated with small properties with one to 10 units. Specifically, 58 percent of eviction complaints filed with Project Sentinel between 2003 and 2006 were in properties with one to 10 units. In each of these cases, the owner was the offending party. A large share of refusal to rent complaints was also associated with small properties; 39 percent of the complaints in this category occurred in properties with 10 or fewer units. Of the refusal to rent cases associated with properties with 10 or fewer units, 74 percent involved the property owner. Other than eviction and refusal to rent cases, the majority of fair housing complaints were filed for properties with 50 or more units.<sup>41</sup>

At the same time, fair housing service providers also report a lack of understanding among homeseekers regarding their civil rights and the process for identifying and lodging a fair housing complaint.

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<sup>40</sup> Arlene Zamorra, Housing Counselor, ECHO, phone interview with BAE, September 30, 2009.  
Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

<sup>41</sup> Project Sentinel, 2007 Trends Report.

To address this lack of awareness among landlords and homeseekers, continued fair housing education will provide property owners, managers, and homeseekers with greater awareness of fair housing laws and obligations.

### **5.3 Public and Private Sector**

In addition to governmental and non-governmental impediments to fair housing, there are some impediments to housing choice that span both the public and private sectors.

#### ***Linkage between Housing and Employment Centers***

As discussed earlier, the Mountain View's inventory of subsidized housing, community care facilities, and major employers are well-connected to public transportation. Local affordable housing developers report that transit accessibility significantly affects site selection decisions for subsidized housing. In addition to the fact that lower-income households tend to have a lower rate of vehicle ownership, the funding structure for affordable housing favors sites with better accessibility. Developers are required to compete for various affordable housing funding sources like low-income housing tax credits (LIHTC). Public transportation access is one of the criteria projects are ranked on; developments with better transit access receive higher scores. Because the competition for affordable housing financing is so great in California, developers report that projects must receive the maximum score in the transit category in order to be competitive. As a result, affordable housing projects tend to be very well connected to transit. Approximately 91 percent of the subsidized housing developments and 90 percent of the community care facilities in the City of Mountain View are located within one-quarter of a mile from transit.

While affordable housing projects are often located in close proximity to transit, local public transportation providers are cutting services as a result of budget shortfalls. Recently, the Santa Clara Valley Transit Authority (VTA) implemented major bus and light rail service changes in January 2010, due to declining economic conditions.<sup>42</sup>

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<sup>42</sup> Santa Clara Valley Transit Authority, "VTA Major Service Changes," <http://www.vta.org/servicereductions/>

## 6 Assessment of Current Fair Housing Programs and Activities

### 6.1 Programs and Activities that Promote Fair Housing

#### ***Fair Housing Laws***

Fair housing laws are in place at the federal and state levels. Federal, state, and local governments all share a role in enforcing these laws, as well as conducting activities to affirmatively further fair housing.

Title VIII of the Federal Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes. The laws prohibit a wide range of discriminatory actions, including refusal to rent, sell, or negotiate for housing, make housing unavailable, set different terms, conditions, or privileges, provide different housing services or facilities, refusal to make a mortgage loan, or impose different terms or conditions on a loan.

At the State level, the Rumford Housing Act prohibits housing discrimination toward all classes protected under Title III, and adds marital status as a protected class. The Unruh Civil Rights Act prohibits discrimination in all business establishments in California, including housing and public accommodations, based on age, ancestry, color, disability, national origin, race, religion, sex, or sexual orientation.<sup>43</sup>

The California Fair Employment and Housing Act prohibits discrimination and harassment in all aspects of housing including sales and rentals, evictions, terms and conditions, mortgage loans and insurance, and land use and zoning. The Act also requires housing providers to make reasonable accommodation in rules and practices to permit persons with disabilities to use and enjoy a dwelling and to allow persons with disabilities to make reasonable modifications of the premises.

The City of Mountain View requires developers to comply with all fair housing laws and develop affirmative fair housing marketing plans, which include strategies to attract buyers or renters from groups, regardless of background.

#### ***Public Housing Admissions and Continued Occupancy Policies***

In its *Admissions and Continued Occupancy Policy*, the Housing Authority of the County of Santa Clara (HACSC) outlines measures to affirmatively further fair housing in the administration of its public housing and Section 8 programs, including Section 8 vouchers in Mountain View. These measures include taking appropriate action to ensure individuals with disabilities will have equal access to available services programs, and activities and seeking to

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<sup>43</sup> The protection afforded under the law is extended by case law to include sexual orientation. Sexual orientation includes persons who are homosexual, bisexual, or heterosexual.



have bilingual staff for non-English speaking families.<sup>44</sup>

HACSC also has a policy to execute measures to deconcentrate poverty and promote economic integration. As such, HACSC attempts to bring in higher income tenants into lower income projects and lower income tenants into higher income projects.<sup>45</sup>

### ***Fair Housing Services***

The primary fair housing activity Mountain View undertakes is to contract with local nonprofit organizations that specialize in fair housing issues. This model allows for stronger fair housing programs and resources as the nonprofit organizations are able to specialize in fair housing issues and achieve economies of scale by serving a wider geographic area.

The following fair housing services are provided under Mountain View's fair housing contract:

- Investigation of allegations of housing discrimination and counsel tenants and landlords on their rights and responsibilities under state and local laws;
- Assistance for tenants and home buyers with discrimination complaints by mediating and/or providing education to property owners and assisting with litigation against owners or managers if necessary;
- Management training, fair housing education, community outreach, landlord and tenant counseling, conflict resolution, referrals, investigations, and audits;
- Direct assistance for clients in filing official complaints with HUD or the State DFEH, if an investigations find evidence of discrimination;
- Fair housing audits on private apartment complexes to test for discrimination against particular protected classes;
- Assistance with evictions, rental repairs, deposits, rental agreements, leases, rental disputes, mortgage delinquency, home purchasing counseling, and other related issues.

### ***Other Local Fair Housing Services***

**Countywide Fair Housing Task Force.** In fiscal year 2003, the Countywide Fair Housing Task Force was established. The Task Force includes representatives from Santa Clara County jurisdictions, fair housing providers, legal service providers, and other community service providers. Since its inception, the Task Force has implemented a calendar of countywide fair housing events and sponsors public information meetings, including Accessibility Training, First-Time Homebuyer training, and Predatory Lending training. The City actively participates in the Countywide Fair Housing Task Force to promote fair housing choice on local and regional levels.

**Community Outreach Program.** In addition to funding fair housing education, counseling, and investigation, the City has an established Community Outreach Program, which uses staff and volunteers to go out into the community to inform non-English speaking residents on

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<sup>44</sup> Housing Authority of the County of Santa Clara. *Admissions and Continued Occupancy Policy for the Public Housing Program*. October 1, 1999. Chapter 1, Section D.

<sup>45</sup> Housing Authority of the County of Santa Clara. *Admissions and Continued Occupancy Policy for the Public Housing Program*. October 1, 1999. Chapter 4, Section J.

available services. Outreach Workers are fluent in Spanish, Mandarin, and Russian, the three primary non-English languages in Mountain View. The Outreach Workers provide non-English speaking residents with information about programs, meetings, and other community events and activities, provide assistance in completing applications for subsidized housing and community programs, provide translation services in the community as needed, and conduct other outreach activities such as making presentations and distributing brochures.

**Affordable Housing Programs.** The lack of available and affordable housing can be an impediment to fair housing in some areas of Santa Clara County. In response to high housing costs in the region, the City funds subsidized housing programs to provide affordable housing to lower-income households who are unable to afford market rate housing. These programs include the Below Market Rate Housing Program, which requires developers to reserve a percentage of units for lower-income households (ownership developments only) or pay an in-lieu fee (rental and ownership developments).

## 6.2 Problems Related to Current Fair Housing Programs

### ***Limited Resources***

Given the diversity of Mountain View and Santa Clara County as a whole, fair housing is a major concern. The City continues to support fair housing programs through staff outreach and by contracting with local nonprofit organizations. However, due to budget cuts at the regional level, resources and funding available for fair housing programs has decreased. The City collaborates with other jurisdictions, such as participating in the Countywide Task Force and jointly selecting a fair housing provider, to maximize resources for fair housing while balancing the needs of other housing and community development programs.

### ***Lack of Awareness of Fair Housing***

As stated above, according to fair housing organizations, general public education and awareness of fair housing issues is limited. Tenants often do not completely understand their fair housing rights, while landlords and property managers remain unaware of their fair housing obligations. To address this issue, jurisdictions and fair housing organizations provide various fair housing education and outreach programs to housing providers and to the general public. For example, Project Sentinel provides between 10 and 20 fair housing trainings for property owners and managers in Santa Clara County each year. In addition, jurisdictions and fair housing organizations outreach to the general community through mass media such as newspaper columns, multi-lingual pamphlets, flyers, and radio advertisements. Fair housing organizations also outreach to protected classes by working with organizations that serve target populations.<sup>46</sup>

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<sup>46</sup> Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

## 7 Recommendations

This section summarizes the key findings from the AI, and presents policies and supporting actions that support fair housing in the City of Mountain View. These policies and actions build upon the current fair housing programs and activities described in Section 5.

### 7.1 Recommendations to Support Fair Housing

The following policies and actions respond to the fair housing needs expressed in Section 5 of the AI, and reinforce the current fair housing programs and activities described in Section 6.

#### ***Fair Housing Services***

**Need:** The AI finds that fair housing is an ongoing concern in Mountain View. In particular, interviews with local service providers indicate that many homeseekers and landlords are unaware of federal and state fair housing laws. Many are also unfamiliar with protections offered to seniors, disabled, and other special needs populations, as well as families and protected classes.

- **Action #1: Continue to contract with local service providers to conduct ongoing outreach and education regarding fair housing for homeseekers, landlords, property managers, real estate agents, and lenders.** Outreach will occur via training sessions, public events, jurisdictions' websites and other media outlets, staffing at service providers' offices, and multi-lingual flyers available in a variety public locations.
- **Action #2: Contract with local service providers to conduct fair housing audits in the local rental market.** The testing program looks for any evidence of differential treatment among a sample of rental properties. Following the tests, the service provider submits findings to the City and conducts educational outreach to landlords that showed differential treatment during the tests.
- **Action #3: Support fair housing investigation, counseling, and enforcement.** The City will continue to contract with service providers to process fair housing complaints and concerns as necessary in compliance with applicable federal and state fair housing laws.
- **Action #4: Continue to participate in the countywide fair housing task force in order to improve the provision of fair housing services regionally.** The City will continue to network with other jurisdictions in the County on the findings and services of fair housing organizations serving different jurisdictions. This communication allows jurisdictions to learn from any fair housing trends and key policy issues arising throughout the County.

### ***Access to Subsidized Units***

**Need:** Due to the requirements associated with various affordable housing funding sources, certain households may encounter difficulties in accessing subsidized housing. For example, applications can involve a large amount of paperwork, require households to provide records for income verification, or have short application time frames and submittal requirements. These requirements present obstacles for homeless or disabled individuals who lack the resources and skills to complete the necessary documentation. Moreover, affordable housing providers often have difficulty filling accessible units with disabled individuals. In contrast, service providers indicate a great need for affordable accessible housing. This conflict points to barriers in the application process that prevent interested individuals from finding subsidized, accessible housing or a mismatch between people who need housing and when it is available.

- **Action #5: Facilitate access to below-market-rate units.** The City of Mountain View shall continue to assist affordable housing developers in advertising the availability of below-market-rate units via its website, the County’s 2-1-1 information and referral phone service, and other media outlets.
- **Action #6: Continue to require outreach to the homeless and special needs households.** The City will continue to require developers of subsidized units to perform outreach to the homeless, the disabled, LEP groups, and agencies that serve those populations to help expand the access of subsidized rental units to those groups.

### ***Local Zoning***

**Need:** Mountain View’s zoning requirements must comply with State law, the federal Fair Housing Act of 1968, and the Fair Housing Amendments Act of 1988. As discussed in Section 5, the AI finds cases where local zoning requirements do conflict with State and federal requirements, and documents how the City is rectifying these issues. The City’s Housing Element also serves as the reference for these corrective programs.

- **Action #7: Modify local zoning ordinances for consistency with State and federal fair housing laws and to mitigate potential fair housing impediments.**  
Modifications to be evaluated include the following:
  - Per State law, the City shall consider amendments to the zoning ordinance to categorize transitional and permanent supportive housing as a residential use, subject only to the same restrictions that apply to other residential uses of the same type in the same zone.
  - Pursuant to State law, Mountain View shall amend its local zoning ordinance to identify a zone in which permanent emergency shelters are allowed by right.
  - Examine the viability of lifting the City’s cap on efficiency units and constraints on companion units.

- **Action #8: Allow for reasonable accommodation.** The City shall pursue the creation of formal procedures to address reasonable accommodation requests in zoning regulations to accommodate the needs of persons with disabilities.

### ***Public Housing***

**Need:** Local Housing Authorities are well-versed in fair housing requirements, and aim to apply these consistently in their outreach, property management, waitlist maintenance, and tenant recruitment efforts. The following action emphasizes the need for local jurisdictions to assist local housing authorities in this regard.

- **Action #9: Assist local Housing Authorities with outreach.** The City of Mountain View shall continue to assist the Housing Authority of the County of Santa Clara in outreaching to minority, limited-English proficiency, and special needs populations regarding the availability of public housing and Section 8 vouchers. Outreach may occur via the City's website and informational flyers in multiple languages available at public locations.

### ***Access to Credit***

**Need:** Credit markets have tightened in tandem with the decline in home values. As such, although homes have become more affordable, lender requirements for a minimum down payment or credit score may present a greater obstacle for buyers today. More accessible home loan products are available, including Federal Housing Administration (FHA) loans. However, interviews with lenders suggest that many households are not aware of these programs. Moreover, many loan officers prefer to focus on conventional mortgages because of the added time and effort associated with processing and securing approval on a FHA loan.

- **Action #10: Maintain a list of Below Market Rate loan and down-payment assistance providers.** The City shall maintain a list of agencies that provide below-market-rate loans and government-sponsored downpayment and mortgage assistance programs.

### ***Links between Housing and Employment***

**Need:** Impediments to fair housing choice may occur when poor linkages exist between the locations of major employers and affordable housing. Under these conditions, persons who depend on public transportation, such as lower-income households, seniors, and disabled persons, would be more limited in their housing options. The AI finds that Mountain View's inventory of subsidized housing and community care facilities are relatively well-connected to public transportation. The City should continue efforts to support transit-oriented development and further improve connections between new housing and employment centers.

- **Action #11: Plan for and encourage transit-oriented development.** Through its General Plan and Precise Plans, the City of Mountain View shall continue to plan for higher residential and employment densities where appropriate to maximize linkages between employers and affordable housing.

- **Action #12: Facilitate safe and efficient transit routes.** The City shall continue to work with local transit agencies to facilitate safe and efficient routes for the various forms of public transit.

## **8 Appendix A: Community Workshop Attendees**

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**Appendix A.1: CDBG Workshop Attendees, September 23, 2009**


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**September 23, 2009 - Sunnyvale City Hall Council Chambers, 456 West Olive Avenue, Sunnyvale, CA 94086, 3-4:30pm**

1	Adam Montgomery	Silicon Valley Association of Realtors
2	Adriana Caldera	Support Network for Battered Women
3	Anna Gonzales	Juvenile Probation, SCC
4	Arely Valeriano	Catholic Charities of Santa Clara County
5	Arthur Schwartz	resident
6	Beatriz Lopez	SALA
7	Beverly Jackson, ED	Rebuilding Together
8	Chana Pederson	CCSC
9	Cindy McCormick	City of Saratoga
10	Cindy Stahl	NOVA
11	Connie Soto	
12	Connie Verceles	City of Sunnyvale, ED Manager
13	Consuelo Collard	The Health Trust
14	David Ramirez	Outreach
15	Demi Yezgi	H& HS Com.
16	Dennis King	Hispanic Chamber of Commerce
17	Desirie Escobar	JPD
18	Diane Shakoor	Community Action Agency
19	Dori Hailu	H & HS Com.
20	Dorothy Heller, Exec. Assistant	Dayworker Center of Mountain View
21	Edith Alams	CDD/Housing
22	Elba Landaverde	Community Svcs. Agency of Mtn. View and Los Altos
23	Eric Anderson	Sunnyvale HHSC
24	Estella Jones, phone 408- 730-5236.	Sunnyvale resident
25	Gerald Hewitt	City of Santa Clara HCD
26	Ginger McClure	Catholic Charities of Santa Clara County
27	Greg Harrick	HUD Region IX
28	Hector Burgos	Habitat Silicon Valley
29	Hilary Barroga, Director of Programs	Emergency Housing Consortium (EHC)
30	Jesus Estrada	Community Action Agency
31	Joan Smithson, Site Manager	Senior Lunch Program
32	JoAnn Cabrera, development coordinator	MayView Community Health Center
33	Kathy Marx	City of Palo Alto
34	Kerry Haywood, ED Moffett Park BTA	Moffett Park BTA
35	Laura Robichek	resident
36	Lynn Morison	the bill wilson center
37	Mark Robichek	resident
38	Matthew Osment- Dir. Strategic Alliances	Inn Vision
39	Nancy Tivol	City of Sunnyvale- resident
40	Patricia Lord	City of Sunnyvale
41	Perla Flores	Community Solutions
42	Pilar Furlong	Red Cross of Silicon Valley
43	Raul and Helen Ledesma	residents
44	Roger Gaw	Sunnyvale Chamber of Commerce
45	Sarah Khan	MAITRI
46	Shamima Hasan, CEO	MayView Community Health Center
47	Stacy Castle	YWCA Silicon Valley
48	Susan Huff	Saratoga Area Senior Coordinator
49	Tom Geary	Second Harvest
50	Tricia Uyeda	West Valley Community Services - Rotating Shelter Program
51	Victor Ruder	Sunnyvale Senior Nutrition
52	Wanda Hale, Development Officer	Catholic Charities of Santa Clara County



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**Appendix A.2: 2010-15 Community Forum  
Comments, November 5, 2009**

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1 Vera Sokolova	Resident
2 Maureen Wadiak	Community Action Agency
3 Henli	Resident
4 Bob Campbell	Senior Housing Advocate
5 Georgia Bacil	Senior Adults Legal Assistance
6 Wanda Wong	Abilities United
7 Ben Wong	EHC Lifebuilders, Inc.
8 Peter K.	Abilities United
9 Miriam	Resident and HRC Commissioner
10 Roger Petersen	Resident and HRC Commissioner

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Sources: City of Mountain View, 2009; BAE, 2010.

## 9 Appendix B: Needs Assessment Data Sources

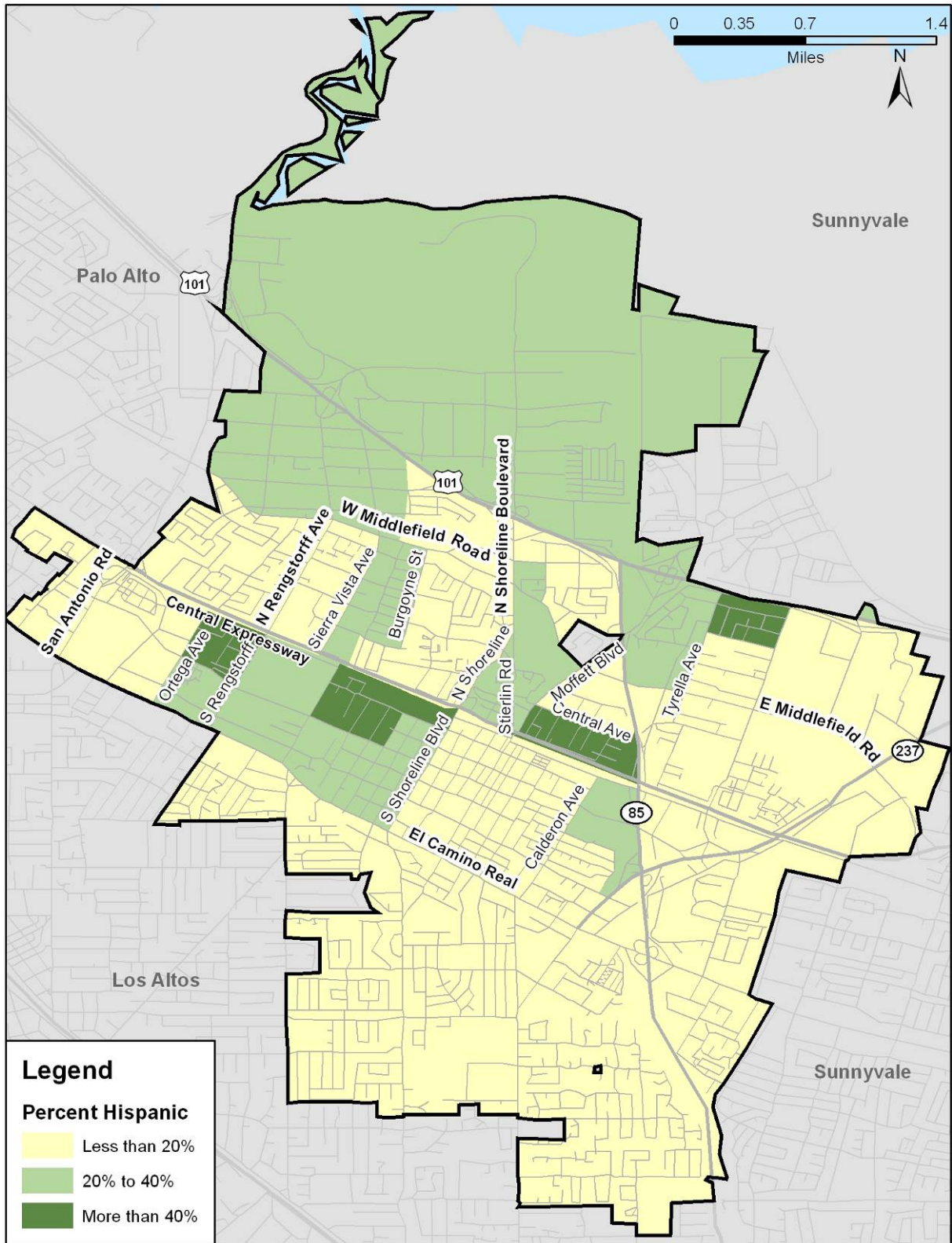
- **Association of Bay Area Governments (ABAG).** ABAG, the regional planning agency for the nine county San Francisco Bay Area, produces population, housing, and employment projections for the cities and counties within its jurisdiction. The projections are updated every two years. BAE used data from the 2009 ABAG Projections in this Needs Assessment.
- **Bay Area Economics (BAE)** – BAE is listed as a source simply to indicate that it is responsible for assembling the table. BAE is not the primary source for any of the data provided in this report. All primary sources are listed in each table.
- **Claritas, Inc.** Claritas is a private data vendor that offers demographic data for thousands of variables for numerous geographies, including cities, counties, and states. Using 2000 U.S. Census data and more current American Community Survey as a benchmark, Claritas provides current year estimates for many demographic characteristics such as household composition, size, and income. This is particularly valuable given the fact that many cities have undergone significant change since the last decennial census was completed over nine years ago. BAE used Claritas data to characterize population and households and to describe housing needs. Current-year demographic data from Claritas can be compared to decennial census data from 1990 and 2000. Claritas does not publish margin of errors for their data.
- **DataQuick Information Systems.** DataQuick is a private data vendor that provides real estate information such as home sales price and sales volume trends. DataQuick also provides individual property records, which includes detailed information on property type, sales date, and sale amount. This information allowed BAE to assess the market sales price of homes sold in the County.
- **RealFacts.** RealFacts, a private data vendor, provides comprehensive information on residential rental markets. Based on surveys of large apartment complexes with 50 or more units, this data includes an inventory analysis as well as quarterly and annual rent and occupancy trends.
- **Santa Clara County Homeless Census and Survey, 2009.** In January 2009, a count of homeless individuals in Santa Clara County was conducted. Concurrently, one-on-one interviews with homeless individuals were completed to create a qualitative profile of the County's homeless population. This report provides detailed information on the size and composition of the homeless population in Santa Clara County.
- **State of California, Department of Finance.** The Department of Finance publishes annual population estimates for the State, counties, and cities, along with information on the number of housing units, vacancies, average household size, and special

populations. The Department also produces population forecasts for the State and counties with age, sex, and race/ethnic detail. The demographic data published by the Department of Finance serves as the single official source for State planning and budgeting, informing various appropriation decisions.

- **State of California, Employment Development Department.** The Employment Development Department identifies the largest 25 private-sector employers in each County.
- **U.S. Census Bureau.** The Census Bureau collects and disseminates a wide range of data that is useful in assessing demographic conditions and housing needs. These are discussed below.
  - **Decennial Census.** The 2000 Census provides a wide range of population and housing data for the County, region, and State. The decennial Census represents a count of everyone living in the United States every ten years. In 2000, every household received a questionnaire asking for information about sex, age, relationship, Hispanic origin, race, and tenure. In addition, approximately 17 percent of households received a much longer questionnaire which included questions social, economic, and financial characteristics of their household as well as the physical characteristics of their housing unit. Although the last decennial census was conducted nine years ago, it remains the most reliable source for many data points because of the comprehensive nature of the survey.
  - **American Community Survey (ACS).** The U.S. Census Bureau also publishes the ACS, an on-going survey sent to a small sample of the population that provides demographic, social, economic, and housing information for cities and counties every year. However, due to the small sample size, there is a notable margin of error in ACS data, particularly for small- and moderately-sized communities. For this reason, BAE does not utilize ACS data despite the fact that it provides more current information than the 2000 Census.
  - **Comprehensive Housing Affordability Strategy (CHAS).** CHAS provides special tabulation data from the 2000 Census which shows housing problems for particular populations, including the elderly, low-income households, and large households. This data is used in the assessment of demand for special needs housing.
  - **Building Permits.** The Census Bureau provides data on the number of residential building permits issued by cities by building type.

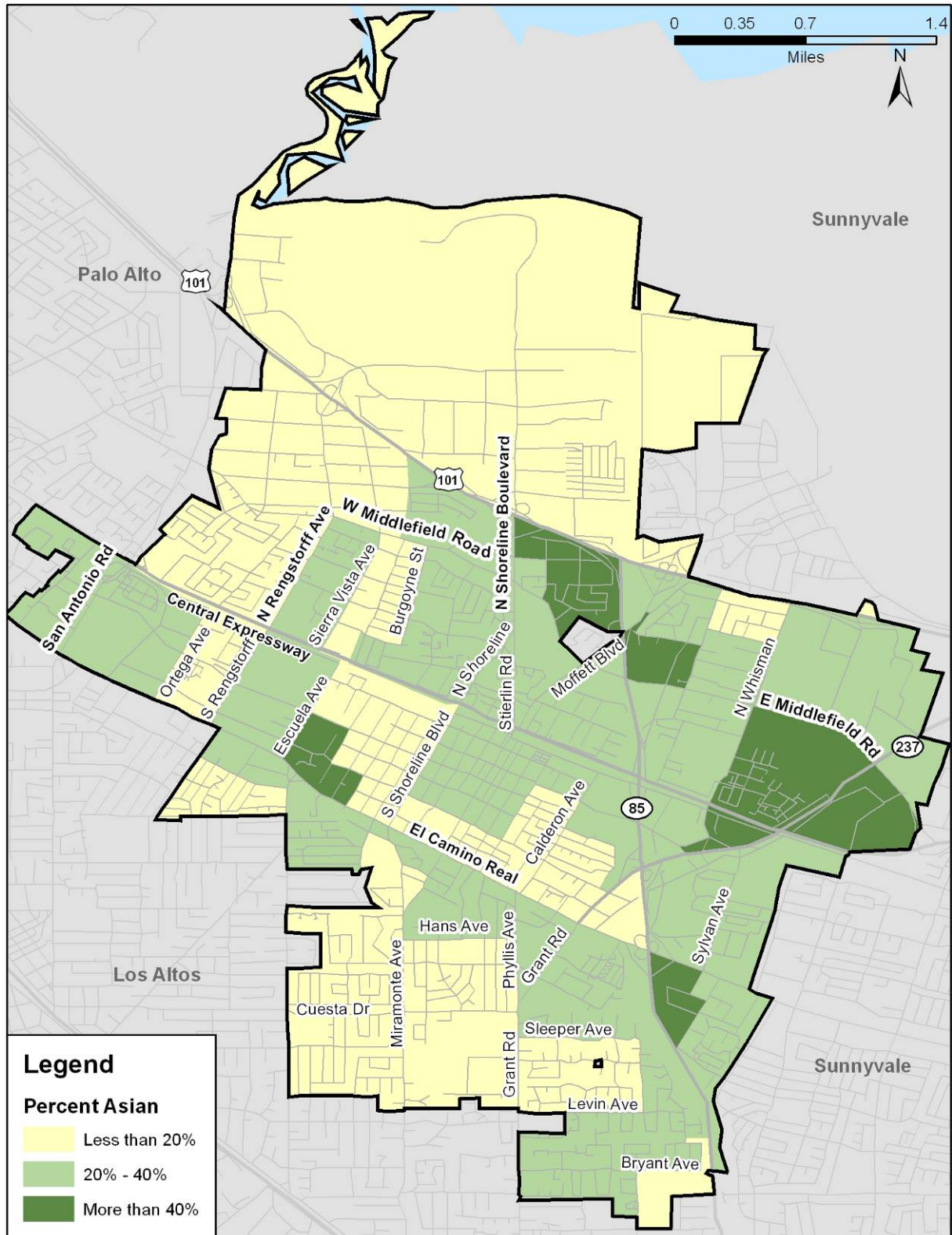
## **10 Appendix C: Detailed Maps of Minority and Poverty Concentration**

Appendix C.1: Hispanic Population, Mountain View, 2009



Sources: Claritas, 2009; BAE, 2010.

Appendix C.2: Asian Population, Mountain View, 2009



Sources: Claritas, 2009; BAE, 2010.

## **11 Appendix D: Maximum Affordable Sales Price Calculation**

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**Appendix D.1: Affordable Housing Mortgage Calculator for SFR, Santa Clara County, 2009**


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	<u>Household Income (a)</u>	<u>Sale Price</u>	<u>Down Payment (b)</u>	<u>Total Mortgage (b)</u>	<u>Monthly Payment</u>	<u>Monthly Property Tax (c)</u>	<u>Mortgage Insurance (d)</u>	<u>Homeowner's Insurance (e)</u>	<u>Total Monthly PITI (f)</u>
<b>Extremely Low Income (30% AMI)</b>									
4 Person HH	\$31,850	\$105,135	\$5,257	\$99,879	\$633.39	\$87.61	\$64.92	\$10.32	\$796.25
<b>Very Low Income (50% AMI)</b>									
4 Person HH	\$53,050	\$175,115	\$8,756	\$166,360	\$1,054.99	\$145.93	\$108.13	\$17.20	\$1,326.25
<b>Low Income (80% AMI)</b>									
4 Person HH	\$84,900	\$280,251	\$14,013	\$266,238	\$1,688.38	\$233.54	\$173.05	\$27.52	\$2,122.50

## Notes:

(a) Published by U.S. Department of Housing and Urban Development for Santa Clara County, 2009.

## (b) Mortgage terms:

Annual Interest Rate (Fixed) 6.53% Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Ten-year average.

Term of mortgage (Years) 30

Percent of sale price as down payment 5%

(c) Initial property tax (annual) 1%

(d) Mortgage Insurance as percent of loan amount 0.78% Private Mortgage Insurance Website (<http://www.pmi-us.com/>) for fixed 30-year mortgage.

(e) Annual homeowner's insurance rate as percent of sale price 0.12% CA Dept. of Insurance website, based on average of all quotes, assuming \$150,000 of coverage and a 26-40 year old home.

(f) PITI = Principal, Interest, Taxes, and Insurance

Percent of household income available for PITI 30.0%

Sources: U.S. HUD, 2009; Freddie Mac, 2008; CA Department of Insurance, 2009; BAE, 2009.



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**Appendix D.2: Affordable Housing Mortgage Calculator for Condominiums, Santa Clara County, 2009**


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	<u>Household Income (a)</u>	<u>Sale Price</u>	<u>Down Payment (b)</u>	<u>Total Mortgage (b)</u>	<u>Monthly Payment</u>	<u>Monthly Property Tax (c)</u>	<u>Mortgage Insurance (d)</u>	<u>Homeowner's Insurance (e)</u>	<u>Homeowner's Association Fee (f)</u>	<u>Total Monthly PITI (g)</u>
<b>Extremely Low Income (30% AMI)</b>										
4 Person HH	\$31,850	\$65,524	\$3,276	\$62,248	\$394.75	\$54.60	\$40.46	\$6.43	\$300.00	\$796.25
<b>Very Low Income (50% AMI)</b>										
4 Person HH	\$53,050	\$135,504	\$6,775	\$128,729	\$816.35	\$112.92	\$83.67	\$13.31	\$300.00	\$1,326.25
<b>Low Income (80% AMI)</b>										
4 Person HH	\$84,900	\$240,639	\$12,032	\$228,607	\$1,449.74	\$200.53	\$148.59	\$23.63	\$300.00	\$2,122.50

**Notes:**

(a) Published by U.S. Department of Housing and Urban Development for Santa Clara County, 2009.

(b) Mortgage terms:

Annual Interest Rate (Fixed)

6.53%

Freddie Mac historical monthly Primary Mortgage Market  
Survey data tables. Ten-year average.

Term of mortgage (Years)

30

Percent of sale price as down payment

5%

(c) Initial property tax (annual)

1.00%

(d) Mortgage Insurance as percent of loan amount

0.78%

PMI- Private Mortgage Insurance Website (<http://www.pmi-us.com/>) for fixed 30-year mortgage.

(e) Annual homeowner's insurance rate as percent of sale price

0.12%

CA Dept. of Insurance website, based on average of all quotes,  
assuming \$150,000 of coverage and a 26-40 year old home.

(f) Homeowners Association Fee (monthly)

\$300

(g) PITI = Principal, Interest, Taxes, and Insurance

Percent of household income available for PITI

30%

Sources: U.S. HUD, 2009; Freddie Mac, 2008; CA Department of Insurance, 2009; BAE, 2009.

## **12 Appendix E: Special Needs and Homeless Services**

**Table E.1: Community Resources and Services, Santa Clara County, 2009 (a)**

Agency/Organization	Details
<b>General Outreach Services</b>	
Community Services Agency of Mountain View and Los Altos	Provides emergency assistance in addition to senior and homeless services and programs.
Community Technology Alliance	Provides comprehensive and updated listing of homeless facilities and vacancies in Santa Clara County, including HelpSCC and others.
Contact Cares	Bill Wilson Center provides telephone crisis training for volunteers
Help SCC	Website listing general and subpopulation special needs services.
Homeless Care Force	Mobile program in 1989 to provide food, clothing, and personal care items to the homeless and needy of Santa Clara, California.
Housing SCC	Lists resources for special needs populations
Inn Vision	Provides numerous services and care facilities throughout Santa Clara County.
Inn Vision's Urban Ministry of Palo Alto	Provides an emergency supply of food for people in need. People can return twice weekly if necessary.
Mental Health Advocacy Project	The MHAP Project is offered by the Law Foundation of Silicon Valley. Provides services to individuals with mental health or development disabilities.
SC Unified School District	Supportive services, including counseling and career-training programs.
The Gardner Family Health Network	Seven clinics offer primary health care and behavioral services dedicated to improving the health status of low and moderate-income communities.
<b>Food &amp; Basic Services</b>	
City Team Ministries	Provides homeless emergency services including food, shelter, clothing, recovery programs, and youth outreach programs.
Community Services Agency	Provides a Food and Nutrition Center for clients
Cupertino Community Services	Supportive services.
Homeless Care Force	Provides food, clothing, and personal <i>care</i> items to the <i>homeless</i> and needy of Santa Clara County.
Loaves and Fishes and Martha's Kitchen	Food program.
Sacred Heart Community Services Community Food Program	Food program.
Salvation Army	Food programs, plus other emergency assistance and support programs.
San Jose First Community Services	For an employment-readiness program targeting homeless and low-income individuals.
Second Harvest Food Bank	Food program.
South Hills Community Church	Emergency services.
St Joseph's	Emergency services.
St Justin Community Ministry	Provision of food staples for needy families.
University of California Cooperative Extension	Working with local communities to improve nutrition

United Way of Silicon Valley  
The American Red Cross

Emergency Assistance Network (EAN) - 8 agencies serve County residents. Objective is to help families maintain their current housing.  
Santa Clara Valley Chapter- Homeless Assistance and Prevention Program

### Life Skills Training

City Team Ministries

Provides homeless emergency services including food, shelter, clothing, recovery programs, and youth outreach programs.

Sure Path Financial Solutions

A local non-profit financial counseling agency offers consultation services.

Gardner Family Health Networks- Family Wellness

Through its seven clinics, Gardner provides comprehensive primary health care and behavioral services dedicated to improving the health status of low and moderate-income communities in Santa Clara County.

Inn Vision Palo Alto

Offers supportive services for moderate- and low- income families.

Mission College Corporate Education

Providing housing, food, and programs that promote self-sufficiency, InnVision empowers homeless and low-income families and individuals to gain stability.

San Jose First Community Services

For an employment-readiness program targeting homeless and low-income individuals.

### Substance Abuse

ALANO Club

Alcoholics and Narcotics Anonymous in Santa Clara County.

ARH Benny McKeown Center

A 27- bed alcohol and drug recovery program located in the East Foothills of San Jose. The facility offers a highly structured, comprehensive and caring program for men and women seeking treatment.

CalWORKS Community Health Alliance

Coordinates services with Social Services Agency and County DADS.

Catholic Charities

Catholic Charities helps the homeless, very low-income families, and the working poor find and keep safe, stable, and appropriate housing.

City Team Ministries

In San Jose, City Team Ministries is providing hot meals, safe shelter, showers, and clean clothing to this city's homeless population.

Coalition for Alcohol & Drug Free Pregnancy - CADFP

Working on collaboration involving the medical community, local and statewide organizations, public and private, to create systemic change so that the vision of babies born alcohol and drug free becomes a reality.

SCC Dept. of Alcohol and Drug Services

DADS maintains 24-hour hotline.

Gilroy East

The Gilroy East Partnership was developed a youth empowerment model of AOD community prevention.

Gilroy West

Develop environmental strategies to reduce alcohol availability including retail density, responsible beverage service and binge drinking by youth.

Los Gatos/Saratoga Union HS District - Shift Program

Initiative to reduce underage drinking via a shift of environmental norms.

Mayfair Alcohol & Drug Coalition

Goal to reduce alcohol, tobacco and other drug use problems.

Morgan Hill/San Martin Prevention Partnership

A community coalition working to develop evidence-based environmental strategies to reduce the incidence and prevalence of AOD problems in the community.

Palo Alto Drug & Alcohol Collaborative

Addresses underage drinking in Palo Alto.

Pathway Society	Provides chemical dependency treatment to boys serving time in neighboring probation facilities.
PIT Coalition	The Prevention /Intervention/Treatment Strategy (PIT) focuses on reducing alcohol availability in a high-crime area of San Jose.
Salvation Army Adult Rehabilitation Center	Supportive services.
Stanford – Santa Clara County Methamphetamine Task Force	Researching destructive behavior associated with high-risk sexual behavior. Its goal is to reduce methamphetamine use in SCC, and ultimately the reduction of new HIV infections.
The Coalition of New Immigrants	The Coalition of New Immigrants targets new wave of Eastern European and African immigrants, focusing on cultural pressures in America.
The Gateway Program	Point-of-entry to the full spectrum of Department of Alcohol & Drug Services (DADS) Adult Managed Care Services.
<b>Mental Health</b>	
AchieveKids	A special education and mental health service for students with complex needs, and their families.
ACT for Mental Health	Fireside Friendship Club and Self Help Center
Adult and Older Adult System of Care	Provides mental health services to adults with serious mental illness
ALLIANCE For Community Care	Offers community-based services and rehabilitation programs to youth, adults and older adults recovering from emotional and mental illnesses.
Alum Rock Counseling Center	(ARCC) has addressed the damage of family conflict, school failure and delinquency among high-risk youth, producing responsible community members and a healthier, more vibrant East San Jose
Asian Americans For Community Involvement (AACI )	AACI provides specialized services in clients' native languages and is sensitive to clients' cultural values.
Bascom Mental Health Center	Services provided include assessments, emergency evaluations, individual and family therapy, medication evaluations and medication support services.
CalWORKS Community Health Alliance	A partnership between Santa Clara County Social Services Agency, Santa Clara Valley Health and Hospital Systems' Department of Alcohol and Drug Services (DADS), Department of Mental Health.
Catholic Charities	Catholic Charities' program categories include: mental health and substance abuse in a managed care division, elder care including nutrition, foster grandparenting, kinship care support, mental health support services, etc.
Central Mental Health	Central Mental Health is an outpatient mental health clinic which serves adults, 18-60, older adults age 60+.
Children's Health Council	Serves the developmental needs of children and families in the community, specializing in children with severe behavioral and developmental difficulties.
Children's Shelter Mental Health Clinic	Provides multi-disciplinary, culturally sensitive mental health assessment and treatment services to Children's Shelter and Emergency Satellite Foster Home child-residents, and their families.
City Team Ministries	Supportive services, including case management and counseling.

Community Health Awareness Council	Programs address a variety of emotional problems that affect children, teens, and families.
Community Solutions	(previously Bridge Counseling Program) Provides a spectrum of behavioral health services to children and adults.
Downtown Mental Health	Out-Patient facility serves clients suffering from serious mental illnesses who exhibit severe problems in normal daily functioning.
East Valley Mental Health	East Valley Mental Health Center provides services to East San Jose and Milpitas from the site of the East Valley Health Center at McKee and Jackson.
Eastern European Service Agency (EESA)	EESA provides mental health services targeting former Yugoslavian Community families.
EHC Life Builders	The Emergency Housing Consortium enables homeless families with children, teenagers, single men and women including seniors and disabled adults to regain stability in the local community.
EMQ Family & Children Services	Provides a full continuum of mental health services for emotionally troubled children, adolescents, and families.
Fair Oaks Mental Health	Fair Oaks Mental Health is unique in providing outpatient services to children, adolescents and their families, as well as to seriously mentally ill adults and young adults.
Family & Children Services	Family & Children Services, previously Adult and Child Guidance center, provides high quality, affordable counseling, therapy and other support services in eight languages
Gardner Family Care Corporation	Gardner Family Care Corp. provides outpatient mental health services to predominately Latino children, families, and adults and older adults; including mental health services.
Grace Community Center	Grace Community Center provides day rehabilitation for individuals with serious mental illness who need support to maintain and/or improve functioning in the community.
HOPE Rehabilitation Services	HOPE Counseling Center provides psychiatric assessment, psychotherapy, case management, and medication monitoring for persons with developmentally disability, physical disability, or head injury.
Indian Health Center of Santa Clara Valley, Inc.	The Indian Health Center provides outpatient mental health and substance abuse treatment services.
InnVision Julian Street Inn	Julian Street Inn is the only facility in Santa Clara County that provides emergency shelter to the severely mentally ill.
Josefa Chaboya de Narvaez Mental Health Center	Josefa Chaboya de Narvaez Mental Health Center is designated a culturally proficient site providing services to primarily the adult and older adult Latino and Vietnamese populations of Santa Clara County who have a severe mental illness.
Juvenile Hall Mental Health Clinic	The Mental Health Clinic at Juvenile Hall is an on-site intensive outpatient clinic, which provides multi-disciplinary, culturally sensitive mental health services to youth incarcerated in Juvenile Hall.
Las Plumas Mental Health	Las Plumas Mental Health provides services to children, adolescents, and their families in a variety of settings including the home, school, local community, and the clinic setting.
Law Foundation of Silicon Valley	Provides legal services for AIDS patients, and oversees the mental health advocacy project.
Mekong Community Center	Mekong Community Center provides linguistically and culturally sensitive mental health services to enable psychiatrically disabled Southeast Asian refugees/immigrants, particularly Vietnamese.
Mental Health Advocacy Project	MHAP provides legal assistance to people identified as mentally or developmentally disabled.

Mickey's Place	Therapy Expansion for Homeless Families: To increase mental health services to homeless families at a transitional housing facility in Santa Clara County.
Next Door Solutions to Domestic Violence North County Mental Health	Support groups, 24-hour hotline, and individual and group counseling sessions. North County Mental Health is located in Palo Alto and serves mainly the communities of Mountain View, Los Altos, and Palo Alto.
Providing Assistance with Linkages to Services Rebekah's Children Services	The PALS Program provides clinical staff from the Mental Health Department for severely mentally ill offenders. Provides residential, educational and mental health services to seriously emotionally disturbed children who are victims of family violence, neglect, and sexual abuse, through residential treatment, foster care, wraparound foster care, and community outreach education and counseling programs.
Representative Payee Program	The Representative Payee Program protects the interest of recipients of Supplemental Security Income, Social Security Disability, and other Public Funds.
SC Valley Health and Hospital System	Offers prevention, education and treatment programs to all residents of Santa Clara County, regardless of ability to pay.
South County Mental Health Ujima Adult & Family Services	South County Mental Health Center provides mental health services to seriously mentally ill adults. Ujima Youth Program offers various afrocetric services targeting African American families and youth at risk.

**AIDS/ HIV (b)****Prevention**

AIDS Community Research Consortium  
Asian Americans For Community Involvement (AACI)  
Bill Wilson Center  
Billy DeFrank LGBT Community Center  
Community Health Awareness Council: HYPE  
Community Health Partnership: San Jose AIDS Education  
The Crane Center  
Ira Greene PACE Clinic  
The Living Center  
NIGHT Mobile Health Van Program  
Planned Parenthood  
Pro Latino  
Stanford Positive Care Clinic

Health Education and Information  
Education, testing, outreach, support groups.  
Counseling, outreach, sexual health education  
Outreach, education, counseling.  
HIV Youth Prevention Education: Workshops, outreach, education, counseling.  
"Transpowerment" and other programs counseling, testing, and other support services.  
Prevention counseling, testing, STD counseling.  
Counseling and testing for high-risk population.  
People living with AIDS are offered resources, counseling and discussion groups.  
Neighborhood Intervention geared to High Risk testing offers counseling and testing services.  
Outreach and support services.  
Offers bilingual support services for high-risk population.  
Health counseling, testing, education.

**Treatment**

AIDS Legal Services  
  
Camino Medical Group  
  
Combined Addicts and Professional Services

The Law Foundation of Silicon Valley offers free legal assistance related to discrimination and housing/employment rights.  
A division of the Palo Alto Medical Foundation offers primary care and support services for people with AIDS.  
Intensive outpatient counseling aftercare offers housing services plus other supportive services.

EHC Lifebuilders  
 Gardner Family Health Network  
 The Health and Wellness Care Center  
 Community Health Partnership: San Jose AIDS Education  
 The Health Trust, AIDS Service

Indian Health Center of Santa Clara Valley, Inc.  
 SCC Public Health Pharmacy

Emergency housing, transitional housing and counseling services.  
 Testing and family therapy.  
 Targeting people with AIDS, or at risk of AIDS. Offers nutritional and wellness services.  
 Targeting people with AIDS, or at risk of AIDS. Offers supportive services.  
 Transitional case management from jails, housing services, transportation, and counseling services.

Health education, counseling, and testing services.  
 Uninsured or underinsured AIDS patients may utilize County pharmaceutical services.

Youth	
Bill De Frank Center Bill Wilson Center	Referral for gay lesbian, or bisexual youth. Serves youth and families through counseling, housing, education, and advocacy. Bill Wilson Center serves over 10,000 clients in Santa Clara County annually
Choices for Children	Network of coordinated and integrated partnerships, services and activities aimed at improving the lives of children prenatal through age 5
Community Child Care Council the "4C" Council	Provides a variety of comprehensive services and serves as the community child care link for families and child care professionals
Community Health Awareness Council	Programs address a variety of emotional problems that affect children, teens, and families.
EHC Lifebuilders- Sobrato House EMQ	Provides housing for runaway, homeless, and throw away youth populations. Families First program offers mental health treatment, foster care and social services that help families recover from trauma, abuse and addiction.
Family & Children Services	This County department protects children from abuse and neglect, and promotes their healthy development.
Girl Scouts and Boy Scouts Go Kids Help SCC Homeless Youth Network	Youth programs. Offers comprehensive child development services and community involvement. Referral website. Network consists of six agencies (Alum Rock Counseling, Bill Wilson Center, Community Solutions, Emergency Housing Consortium, Legal Advocates for Children and Youth and Social Advocates for Youth)
Lucile Packard Children Hospital Mobile Medical Van Mexican-American Community Services Agency Pathway Society Rebekah's children Services San Jose Day Nursery SC Unified School District SC/San Benito County Head Start Program Second Start	Medical and mental health treatment for runaway youth. MACSA provides after school and education programs targeting youth. Substance abuse and prevention services to youth Outpatient therapy for children in Santa Clara County. Childcare program. Family-child education and counseling available. School-readiness promotion, Assists homeless shelters, and human welfare agencies in helping our clients gain portable work skills.



Social Advocates for Youth / Casa Say	Provides a short-term residential facility 17 who are runaways or have been rejected from the home by their parent(s).
The City of Palo Alto Child Care Subsidy Program	Subsidy Program
MACSA	The Mexican American community services agency operates 3 youth centers
The Shelter Bed Hotline	24-hour hotline.
Unity Care Group	Youth outreach, foster care, mental health services.

Veterans	
Clara Mateo Alliance	Emergency Shelter and Transitional Housing
Dept. of Mental Health's Office of Client Empowerment	Mental Health resource for subpopulations, including veterans.
EHC Lifebuilders Boccardo Shelter	Offers many services including job search, mental health services, case management, legal assistance, substance abuse recovery, and clinical services.
Second START	Outreach to homeless veterans.
SCC Office of Veteran Services	Assists Veterans, military personnel, and their families in obtaining federal, state, and local benefits and services accrued through military service.
VA San Jose Clinic	Provides a broad range of counseling, outreach, and referral services to eligible veterans in order to help them make a satisfactory post-war readjustment to civilian life
VA Palo Alto Hospital	Veteran Services
San Jose Vet Center	Veteran Services

Transportation	
Affordable Housing and Valley Transportation Authority	Public Transit.
Cupertino Community Services	Financial assistance and case management services.
Guaranteed Ride Program	Up to 60 door-to-door vouchers to work-related destinations
Health Connections	Transportation services offered to individuals with AIDS.
Inn Vision	Transportation assistance offered.
Outreach and Escort	ADA Paratransit service supports older adults, individuals with disabilities and low-income families.

Legal Rights/ Benefits Advocacy	
Catholic Charities Immigration Legal Services	Assessment, application, and referral agency for immigrants.
Katharine & George Alexander Community Law Center	(fmrlly East San Jose Community Law Center) Represents workers' and immigrants' rights.
Help SCC	Referral website.
International Rescue Committee	Refugee shelter.
Legal Aid of Santa Clara County	Fair housing, family law, labor. employment, and domestic violence representation.
Legal Advocates for Children and Youth	The LACY Program focuses on safe housing, guardianships, domestic violence, educational advocacy, emancipation, homeless and runaway youth, teen parents, and foster care.
Santa Clara University School of Law	Offers free legal advice and assistance to low-income individuals.
Pro Bono Project of Santa Clara County	Free legal service and consultation.

Project Sentinel	Assists home seekers as well as housing providers through counseling, complaint investigation, mediation, conciliation and education.
Public Interest Law Foundation of MHAP	As part of Silicon Valley's Mental Health Advocacy Project, firm offers free legal services for special needs population, including AIDS, Children and Youth, Public Interest, and Fair Housing issues.
Sacred Heart Community Services	Provides essential services, offering tools for self-sufficiency
Senior Adults Legal Assistance (SALA)	Non-profit elder law office that addresses senior issues.
SC Office of Human Relations	Referral and consultation services.
Senior Adults Legal Assistance (SALA)	Non-profit elder law office that addresses senior issues and provides counseling and referrals.
Silicon Valley Independent Living Center (SVILC)	Referral center for disabled persons, offering housing and counseling services.
<b>Other Supportive Services</b>	
Hospital Council of Northern and Central California- New Directions Program	Targeting frequent hospital-users, this program coordinates mental health and housing provisions for these patients.
Housing First	
Sunnyvale Volunteer Language Bank	EHC Lifebuilders, Inn Vision and Housing Authority collaborative work with families to prevent eviction. Translation services.
The Corporation for Supportive Housing	Santa Clara Valley Medical Center connects with homeless shelter database to offer housing to hospital-users.
The John Stewart Company	Affordable Housing development and management services.
The Palo Alto Housing Corporation	Develops, acquires, and manages low- and moderate- income housing in Palo Alto and the San Francisco Bay Area.
Working Partnerships	A coalition of community groups, labor, and faith organizations seeking a response to the widening gap between the rich and poor in Silicon Valley
<b>Domestic Violence</b>	
Art and Play Therapy (APT)	APT's Children's Program is a counseling program which offers art and play therapy groups for children who feel sad or lonely, who have a tough time making/keeping friends, or who have trouble concentrating in school.
Asian Americans for Community Involvement (ACCI)	Program available include individual counseling, children's support group, and a teen program.
Asian-Pacific Center	Provides free and confidential HIV treatment case management, mental health and substance abuse counseling, on-site primary medical and psychiatric care, client and treatment advocacy, and group and individual support to A&PIs living with HIV/AIDS.
Bill Wilson Center and Hotline	Individual, Group and Family Counseling. Children's programs, parenting without violence, teen intervention programs.
Catholic Charities	Receives referrals from Next Door Solutions to Domestic Violence to help house survivors of domestic violence

Center for Healthy Development	Offers affordable, quality counseling and psychotherapy to the greater Santa Clara County community
La Isla Pacifica Women's Shelter	Counseling and referrals for battered women and children under 18. Legal advocacy and temporary restraining orders. Shelter.
El Toro Youth Center	Individual, group and family counseling, support for teen parents, independent living skills for foster care and group home youth.
Gilroy Family Resource Center	Sponsored by Social Services Agency, includes programming for individuals and families including Mental Health Counseling for Children and Families, Youth Leadership Programs, Parent Education, and Teen Parent Group.
Grace Baptist Community Center	Provides day rehabilitation for individuals with serious mental illness who need support to maintain and/or improve functioning in the community
Indian Health Center	Offers a wide variety of services with focus on American Indian Families
Legal Advocates for Children and Youth (LACY)	Part of the Law Foundation of Silicon Valley, LACY provides legal assistance to teens who are victims of dating violence.
MAITRI	Provides teen outreach, workshops and mentoring to South Asian youth
MHAP	Mental Health Advocacy Project is a legal assistance provider in Santa Clara County.
Next Door Solutions to Domestic Violence	Groups for children exposed to domestic violence, individual and group counseling, intervention programs, visitation programs.
Nuestra Casa (focus on Hispanic families)	Offers counseling for problems of family violence, drug/alcohol abuse, parenting effectiveness, appropriate discipline, caring for medically fragile children and other issues that can cause family dysfunction.
Parents Helping Parents (PHP)	Provides information, education and training for parents and professionals in contact with "special needs" children.
Senior Adults Legal Assistance (SALA)	Non-profit elder law office that addresses senior issues and provides counseling and referrals.
Support Network for Battered Women	Individual therapy for children who have witnessed domestic violence.
Ujirani Center (focus on African-American families)	Education, support, mental health counseling.
Victim Witness Assistance Center	Children who have witnessed domestic violence are considered to be primary victims of domestic violence by Victim Witness and are eligible to receive the same level of assistance as adult victims.

## Seniors

Community Services Agency of Mountain View and Los Altos	Supportive Services.
Housing Policy and Homeless Division- San Jose	Supportive services and resource center for seniors.
Inn Vision's Georgia Travis Center	Georgia Travis Center is a daytime drop-in center for homeless and low-income women and families.
MACSA	Bilingual supportive services.
Next Door Solutions to Domestic Violence	Shelter, Hotline, transitional housing, youth programs, and counseling for victims of domestic violence.
Senior Adults Legal Assistance (SALA)	Non-profit elder law office that addresses senior issues and provides counseling and referrals.

Emergency and Transitional Shelters	
Beth-El Baptist Church Outreach, Benevolence	Family Shelter services.
Casa de Clara	A Catholic worker house where single women are welcome for temporary shelter
City Team Ministry Rescue Mission/ Men's Recovery Center	Overnight emergency shelter for men. Mandatory chapel service attendance required.
Cold Weather Shelter - Gilroy	Shelter
Community Solutions- Homeless Youth	Teen drop-in center, with other family- and adult-services including counseling, crisis intervention, legal advocacy, and prevention and education programs.
Community Solutions- Transitional Housing Program	The THP provides housing and services for young adults in the community, including former foster youth.
Cupertino Rotating Shelter	Cupertino Community Services organizes shelter alternating between different church sites.
Domiciliary Care for Homeless Veterans	Transitional program for homeless vets.
EHC Life Builders, Boccardo Center	Offers case management, legal assistance, substance abuse recovery, and clinical services.
EHC Life Builders, Markham Terrace Permanent	95 permanent single room occupancy (SRO) housing units plus counseling services.
EHC Life Builders, Sobrato Family Living Center (FLC)	Low-Income and Homeless families live in supportive environment.
Health Connections AIDS Services	Serves 50 percent of the individuals diagnosed with AIDS in Santa Clara County. Grants and donations allow HCAS to provide services without charging the client.
Heritage Home	Provides a long-term compassionate ministry for years to homeless, poor and abused women who are pregnant and have nowhere else to turn but the streets
House of Grace	A 12-14 month residential program where addicted, abused or homeless women can rebuild their lives, without being separated from their young children.
InnVision Villa	Provides transitional housing for single women and women with children.
InnVision: Cecil White Center	Daytime drop-in center for singles, families, and teens. An average of 300 individuals served daily.
InnVision: Commercial Street Inn	55 beds for women and children, including an after school tutorial program.
InnVision: Georgia Travis Center	Weekday assistance for approximately 100 women and children daily, including education, support, and the Family Place Child Development Center.
InnVision: Montgomery Street Inn	85 beds for men, both short and long term, including job development programs.
InnVision: Opportunity Center of Mid Peninsula	The Permanent Supportive Housing Program provides 70 efficiency units for individuals who make below 35% of the area's median income
Love Inc.	Love INC mobilizes churches to transform lives by helping their neighbors in need.
Mid-Peninsula Housing Coalition	The mission of Mid-Peninsula Housing Coalition is to provide safe, affordable shelter of high quality to those in need
Sacred Heart Community Services	Provides essential services, offering tools for self-sufficiency for lower-income adults and children.
Salvation Army- Hospitality House	Hospitality House provides temporary shelter for adult men.
San Jose Family Shelter	Provide emergency housing and services to homeless.
San Martin Family Living Center	The Center provides emergency and transitional housing for the homeless and very low-income farm worker families.

Shelter Network	Homeless families can receive short- and mid-term transitional housing and other supportive services, including food, employment assistance, and counseling.
St. Joseph the Worker House	St. Joseph Day Worker Center seeks to provide a dignified setting in which to connect workers and employers. We strive for the empowerment of all workers through fair employment, education and job skills training,
Sunnyvale Winter Shelter	Winter shelter.
Urban Ministry of Palo Alto- Hotel de Zinc	15 beds for men and women, hosted by Palo Alto area faith communities.
West Valley Community Services	We provide a continuum of basic needs, housing assistance and family support services.
YWCA Villa Nueva	63 units of affordable transitional housing for single parents offering a variety of services, including day care.

#### Chronic Homelessness

St. Joseph's Cathedral of Social Ministry	The Shelter Plus Care program is a HUD program administered by city agencies and the Office of Social Ministry, targeting chronically homeless individuals.
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#### Notes:

(a) Programs and Services may be listed more than once, due to overlapping service and target populations. Although BAE attempted to document all services, this may not be a comprehensive listing.

(b) Many AIDS Prevention services, facilities, and programs also offer treatment services.

Sources: Help SCC website, 2009; Santa Clara County Public Health Department of Service Officers, Inc., 2009; Santa Clara

Department, 2009; Housing SCC website, 2009; California Association of County Veterans County Consolidated Plan, 2005; Phoenix Data Center, 2009; BAE, 2009.